The Bombay Gazette.

No. 4,954. New Series.] BOMBAY: WEDNESDAY, NOVEMBER 23, 1864.

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

If Paid in advance, delivered in Town	Rs.	32 0
For half a year in advance, delivered in Town	"	28 0
For half a year in advance, delivered in Mofussil	"	30 0
For three months in advance, delivered in Town	"	16 0
For ditto ditto ditto ditto Mofussil, including postage	"	21 0
For one month, delivered in Town	"	6 0
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Single Copy for Cash	"	0 4
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TERMS FOR ADVERTISING.

For Lines and under	Rs.	4 0
Every Line	"	2 0
First insertion, each line	"	0 6
Second insertion	"	0 4
Third and succeeding insertions	"	0 3
Domestic Occurrences each	"	1 0

DOMESTIC OCCURRENCES.

The charge for notifying a Domestic Occurrence is One Rupee.

BOMBAY.

BIRTH.

ABRAHAM.—November 22nd, at Byculla, the wife of Mr. E. J. Abraham, of a daughter.

DEATH.

HARTMAN.—November 22nd, at the European General Hospital, Gunner James Hartman, late of the Bombay Marine, aged 48 years.

MADRAS.

BIRTH.

SEARLE.—At Cannanore, on the 7th November, the wife of Major W. Serres, d. d. 40th Regiment N. I., of a son, still-born.

DEATHS.

HYDE.—At Madras, on the 11th November, Hugh Lowrie, second son of William Francis Hyde, Clerk of Saint George's Cathedral, Madras, aged 15 years 2 months and 21 days.

At Masulipatam, on the night of the 1st November by the storm and inundation.

JAMIESON.—Mrs. Mary Jamieson, aged 62 years.

KELLIE.—Mary, Jessey, and James Kellie, grandchildren of the above, and children of Mr. J. E. Kellie, Inspecting Postmaster, aged respectively, 8, 7, and 6 years.

SCOTT.—Mr. and Mrs. William Scott, the former Manager of Messrs. Binnet's Office.

CARR.—Mr. R. W. Carr, Talaq Overseer, P. W. D.

MAIDEN.—Mrs. Alfred Maiden and 3 children.

PEVAL.—Mr. Anthony Peval and 11 children.

D'PRAGER.—Mr. Luke D'Prager, late Head Writer of the Zillah Court.

REBBY.—J. Beeby, eldest son of Commissary Sergeant Beeby.

CROCKER.—William, aged 8 years, Adelaide aged 6 years, and James, aged 4 years, the beloved children of Conductor James Crocker of the Invalid Pension Establishment.

D'PRAZER.—At the same time and place, Mr. D'Prazer, the father-in-law of Mr. Crocker.

SHIPPING.

STEAM COMMUNICATION WITH KURRACHEE.

THE British India Steam Navigation Company (Limited), under contract with Government, despatch a steamer with mails, passengers and cargo to Kurrachee twelve hours after arrival of the P. and O. Company's Mail steamers from Suez.

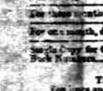
DATES OF DEPARTURE.

From Bombay usually about..... 11th and 26th
" Kurrachee on..... 16th and 30th

THE STEAM-SHIP GOVERNOR HIGGINSON, 850 tons, 160 H. P., Brooks, Commander, will be despatched as above 12 hours after arrival of the next Overland Mail.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE PERSIAN GULF VIA KURRACHEE.



THE British India Steam Navigation Company (Limited), under mail contract with Government, despatch a steamer from Bombay to Persian Gulf every six weeks as follows, touching at Kurrachee, Gwadel, Muscat, Bunder Abbas, Bushire, and Bussorah.

Leaves Bombay		Returns	
25th	Dec.	28th	January.
10th	Feb.	13th	March.
25th	March.	28th	April.
10th	May.	12th	June.
25th	June.	28th	July.
10th	August.	12th	Sept.
25th	Sept.	28th	October.
10th	Nov.	12th	Dec.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE MALABAR COAST, CEYLON, MADRAS, AND CALCUTTA.

THE British India Steam Navigation Company (Limited), under contract with Government, despatch a steamer from Bombay to Mails, Passengers, and Cargo as follows:—

Leave Bombay			Arrive		
"	Carwar	1	16		
"	Mangalore	8	17		
"	Cannanore	4	18		
"	Tellicherry	5	19		
"	Cochin	9	20		
"	Tuticorin	20	29		
"	Galle	} when indisposed or meet officers.		Colombo	11
"	Trincomalee			Colombo	12
"	Madras			Tuticorin	29
"	Cochin			Cochin	16
"	Calicut			Calicut	17
"	Cannanore			Cannanore	17
"	Mangalore			Mangalore	18
"	Goa			Goa	19
Arrive Calcutta				Bombay arr.	20

* Morning. † Evening.

The Company cannot guarantee that the Steamers will always leave the intermediate Ports on the above dates, but every effort will be made to ensure their doing so.

THE STEAM SHIP ARABIA, 1040 tons, 250 H. P., W. Patterson, Commander, will be despatched as above at noon, on 1st December, and the S. S. PENANG, 850 tons, 160 H. P., F. Blackmore, Commander, at noon, on 15th December.

N. B.—The S. S. ARABIA, will call at Colombo.

W. NICOL & Co., Agents.

WEEKLY COMMUNICATION BETWEEN BOMBAY AND COCHIN.

WEEKLY COMMUNICATION BETWEEN COCHIN AND BOMBAY.

THE Bombay Coast and River Steam Navigation Company (Limited) will until further notice despatch a Steamer ONCE A WEEK to and from the MALABAR COAST, calling at the intermediate Ports on the following days:—

Down Steamers.			Up Steamers.		
Bombay	Dep. Saturday.		Cochin	Dep. Saturday.	
Ratnagherry	"	Monday.	Beypore	"	Sunday.
Vingorla	"	Tuesday.	Calicut	"	Monday.
Goa	"	Wednesday.	Tellicherry	"	Tuesday.
Mangalore	"	Monday.	Cannanore	"	Monday.
Tellicherry	"	Tuesday.	Mangalore	"	Tuesday.
Calicut	"	Tuesday.	Coupta	"	Wednesday.
Beypore	"	Tuesday.	Carwar	"	Wednesday.
Cochin	"	Wednesday.	Goa	"	Thursday.
Cochin arr.	"	Wednesday.	Bombay arr.	"	Friday.

WEEKLY COMMUNICATION BETWEEN BOMBAY AND GOA.

WEEKLY COMMUNICATION BETWEEN GOA AND BOMBAY.

THE Company will also despatch a Steamer to and from GOA ONCE A WEEK, calling at the intermediate Ports on the following days:—

Down Steamers.			Up Steamers.		
Bombay	Dep. Wednesday.		Goa	Dep. Saturday.	
Ratnagherry	"	Thursday.	Vingorla	"	Saturday.
Vingorla	"	Friday.	Ratnagherry	"	Sunday.
Goa	"	Saturday.	Bombay	"	Monday.

N. B.—Passengers to and from MAHABLESHWUR can be landed or taken up at BANCOTE by this steamer.

STEAM FROM BOMBAY TO SURAT VIA GOGO EVERY TUESDAY.

STEAM FROM SURAT TO BOMBAY EVERY FRIDAY.

ONE of the Company's Steamers will be despatched ONCE A WEEK to SURAT VIA GOGO and from SURAT to BOMBAY as follows:—

Departure from BOMBAY to SURAT VIA GOGO. Every TUESDAY at 6 P. M.

Departure from SURAT to BOMBAY. Every FRIDAY at High Water.

For Passage, rates of Freight &c., apply to the undersigned.

FULCHER COOPER & Co., Managers.

7, Rampart Row, 29th August 1864.

STEAM TO SURAT.

THE fast sailing, first class, Steam Ship MANCHESTER, George Shapcott, Commander, lately repaired extensively and efficiently in Her Majesty's Dockyard, has now her full complement of officers, her engines being thoroughly repaired, and refitted with a new boiler, and having excellent accommodation for first class passengers, will leave for the above Port on THURSDAY, the 24th instant, at 10 A. M.

For freight and passage apply at the Office, Bazar Gate Street, opposite to Kaka Pareekh.

DWARKADAS ODHOVJEE, Manager.

Bombay, 19th November 1864.

STEAM TO SURAT.

THE new and fast sailing Screw Steamer TAPTEE, Thos. Ellis, Commander, (recently arrived from England,) has very superior accommodation for First Class Passengers, and will be despatched for the above Port on FRIDAY, the 25th instant.

For Freight of Goods, Specie, and Passengers, apply to the Manager, opposite to Kavakhana's Lane, Bazar Gate Street, Fort.

Bombay, 18th November 1864.

FOR LONDON.

MESSRS. GREEN'S Passenger Ship AGAMEMNON, 1431 Tons Register, N. Marden, Commander, favourably known on the Calcutta line, has excellent accommodation for families, and carries a Surgeon. For further particulars apply to

Bombay, 17th September 1864. WALLACE & Co.

WESTERN INDIA SHIP COMPANY (LIMITED).

PASSAGE FOR LIVERPOOL.

(Positively expected to sail early next Month.)

THE fine A 1 fast Clipper-Sailing Ship LONGWOOD, 1260 Tons, Captain Peterson, has excellent accommodation for one or two Families or a limited number of Passengers. For Passage Money, &c., apply to Captain Peterson, or to

VOLKART BROTHERS, Managers and Treasurers.

Bombay, 12 Medow Street, 22nd November 1864.

NOTICES.

NOTICE.—Consignees of Goods per *Windsor Castle*, Pryce, Master, from London, are requested to send off Boats for their Cargo without delay, otherwise the Goods will be landed by the Captain as they come to hand, at the expense and risk of the concerned.

Captain W. Broughton Pryce will not be responsible for the condition of any Package after it leaves the Ship's deck.

RITCHIE, STEUART & Co.,
Agents for Captain Pryce.

Bombay, 16th November 1864.

NOTICE.—Consignees of Cargo, per ship *Star of India*, arrived from London, are hereby called upon to despatch Boats at once to take delivery, failing which, the same will be landed, without further notice, at the risk and expense of the concerned.

W. NICOL & Co.,
Agents ship *Star of India*.

Bombay, 15th Nov. 1864.

NOTICE.—Consignees of Cargo, per Ship *Cospatrick*, arrived from Calcutta, are hereby called upon to despatch Boats at once to take delivery, failing which, the same will be landed, without further notice, at the risk and cost of the concerned.

W. NICOL & Co., Agents ship *Cospatrick*.

Bombay, 15th November 1864.

NOTICE.—Consignees of Cargo, per Ship *Culloden*, arrived from Calcutta, are hereby called upon to despatch Boats at once to take delivery, failing which, the same will be landed, without further notice, at the risk and cost of the concerned.

W. NICOL & Co., Agents ship *Culloden*.

Bombay, 15th November 1864.

NOTICE.—Consignees of Goods per *Goshawk*, from Calcutta, are hereby requested to send off Boats to take delivery as their Goods come to hand, failing which, they will be landed at the expense and risk of the concerned.

Captain Robinson will not be responsible for the condition of any Goods after they have left the Ship's side.

DADABHOY RUTTONJEE & Co., Agents.

Bombay, 16th November 1864.

NOTICE.—Consignees of Cargo per Ship *City of Delhi*, arrived from Clyde, are requested to despatch Boats at once to take delivery, failing which, the same will be landed at the risk and cost of the concerned, without further notice.

W. NICOL & Co., Agents of Ship *City of Delhi*.

Bombay, 19th November 1864.

NOTICE.—Consignees of Cargo per ship *Hahnemann*, Captain D. T. Phillips, from Liverpool, are hereby called upon to despatch Boats at once to take delivery, failing which, the same will be landed at the risk and cost of the concerned, without further notice.

M. & B. CURSETJEE CAMA & Co.,
Agents ship *Hahnemann*.

Bombay, 21st November 18.4.

NOTICE IS HEREBY GIVEN, that the ship *Queen of the North*, Captain Tidmarsh, from London, is now ready to discharge her Cargo, the consignees of which are requested to send of Boats to take delivery of their Goods as they come to hand, failing which, the same will be landed by the Captain at their risk and expense.

Captain Tidmarsh will not be responsible for the condition of any package after it has left the Ship's deck.

A. H. HUSCHKE & Co.,
Agents for the Owners & Captain of the ship *Queen of the North*.

No. 37 Medow Street, 22nd November 1864.

KHANDEISH FARMING COMPANY (LIMITED).

खानदेश फारमींग कंपनी (लीमीटेड).

पांचवें ऐरमीक जनरल मीटींग.

NOTICE.—The first Ordinary General Meeting of Shareholders in the above Company will be held at the Office of the undersigned on WEDNESDAY, the 30th inst., at 2-30 P. M.

To receive the report of the Directors, and to decide upon the course to be pursued.

2. To appoint Directors in lieu of those named in the Articles of Association, who all retire from Office in virtue of Regulation No. 1 of Table B, Act XIX. of 1857.

3. To appoint Auditor, and fix his remuneration, and transact any other business brought before the meeting.

The attendance of Shareholders is particularly requested.

By order of the Directors,
WM. LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 4th November 1864.

MOFUSSIL PRESS AND GINNING COMPANY (LIMITED.)

मोफसील प्रेस एंड जीनींग कंपनी (लिमीटेड.)

Issue of Provisional Share Certificates.

NOTICE IS HEREBY GIVEN, that the Articles of Association of the above Company are now lying at the Office of the undersigned for signature, and it is requested that holders of receipts certificates of "Mofussil Press Company (Limited)" and "Cotton Ginning Company (Limited) will deposit at the said office their allotment papers and receipts for Calls in order that Provisional Share Certificates in the amalgamated Company, as above, may be issued.

Holders of receipts who are not original Allottees in the old Companies will be required to produce a letter from the original Allottee transferring their interests, requisite forms for which can be obtained at the Office of the undersigned. W. NICOL & Co., Secretaries and Treasurers.

Bombay, 15th November 1864.

NOTICE.—The undersigned is authorized to act as Agent for the Alexandria, Cairo and Suez Telegraph Company, and will receive Messages for transmission direct from Suez to all parts of the Continent of Europe.

Telegrams must be legibly written on Form provided for the purpose, and will be received up to 5 P. M. of the day prior to the dispatch of Mails for Europe.

Charges for transmission, and all further particulars, can be learnt on application.

T. BLACK, Agent.

P. and O. S. N. Co.'s Office, Bombay, 17th Nov. 1864.

THE PRINCE OF WALES SHIPPING COMPANY (LIMITED.)

धि प्रिन्स आफ वेल्स शिपींग कंपनी (लिमीटेड.)

थी पहीलय आर वेलश शीपींग कंपनी (लीमीटेड.)

NOTICE is hereby given, that an Extraordinary General Meeting of Shareholders of the above Company will be held at the Office of the Secretaries and Treasurers on FRIDAY, the 25th instant, at 3 P. M., for the purpose of considering a proposition put forward by certain of the Shareholders to wind up the Company, voluntarily.

By order of the Directors,
EWART, LATHAM & Co.
Secretaries and Treasurers.

Offices, Bombay, 16th November 1864.

KHANDEISH FARMING COMPANY (LIMITED.)

खानदेश फारमींग कंपनी (लिमिटेड)

थांनदेश शरमीज कंपनी (लीमीटेड.)

NOTICE is hereby given, that all the Shares in the above Company on which the 2nd CALL of Rs. 90 per Share, together with interest at 9 per cent. per annum, be not paid up by the 26th instant will be forfeited for the benefit of the Company.

By order of the Directors,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Offices, Bombay, 16th November 1864.

TO BUILDERS, CONTRACTORS, PUBLIC COMPANIES, AND OTHERS.—Extensive Workshops having recently been established by us under European Superintendence for the supply of Sawn Timber, Scantlings, Planking, Reapers, Doors, Windows, and every description of Carpentry in Teak, Angelly, white Cedar, Benteak or any other Wood.

Orders will be received from this date.

For estimates and other particulars apply to

ALEX. C. BRICE & Co.

Cochin, Malabar Coast, 1st August 1864.

PROST KOHLER & Co., SYDNEY, MELBOURNE and AUSTRALIA, COMMISSION AGENTS AND MERCHANTS.—Are now prepared to execute orders for the purchase and shipment of Australian Gold, on Indian account.

London References.—Agra and Masterman's Bank.
Oriental Bank Corporation.
Messrs. Finlay, Hodgson & Co.

Will be shortly published.

A VOCABULARY (English and Hindoostanee) of the names of Military Stores—including Ordnance, Carriages, Ammunition, Fire Works, Arms, Accoutrements, Harness, Saddlery, Mineral Instruments, Tools, Implements and Raw Materials, Articles of Engineer Equipments, Camp Equipage and Barrack Furniture. Also a collection of Military and Naval terms, Titles of Public Departments and Officers, Artificers, Trades and Professions the names of the different parts of Ordnance, Musketry Implements, Saddles, Harness, &c.&c. By Mr. Hazelgrove, Ordnance Department.

The Hindoostanee portion will be printed in the Roman and Dewa-nagree (Balbodh) characters. Price not to exceed Rs. 2½.

Apply to the Superintendent of the Education Society's Press, Byculla.

MR. J. NEUBERG, in announcing to his Constituents and the Public his return to this country by last Overland Steamer, has much pleasure in intimating that he has resumed business, at his former premises, at Byculla, as General Importer of English and Foreign Goods. Thankful for the kind patronage he has hitherto enjoyed, he solicits a continuance of the confidence reposed in him.

Mr. N. hopes by the constant importation from the different countries of Europe of articles of the best quality, including the latest improvements and inventions, to meet the tastes and requirements of the public. He expects shortly per *Windsor Castle*, *Fair Leader*, *Wanser Castle*, and *Salamanca* a great variety of Goods selected personally by himself for this market while in Europe.

Mr. N. undertakes the execution of commissions for England, France, and Germany.

He has on hand at present a few very superior Oakwood Harmoniums, Wall Shades, in great variety, and an extensive stock of Europe Gogets, of nice finish.

Mr. N.'s rule will be to charge the lowest prices for his goods compatible with a moderate profit to himself in order to ensure quick sales.

TERMS—*Cash.*

TO BOOK-BINDERS.

A Paper Cutting Machine and a Rolling Machine. Apply to Mr. J. NEUBERG, Byculla.

NOTICES.

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED.)

Capital Six Lacs of Rupees with power to increase.

THE Company is prepared to enter into Contracts for Buildings, extensive Earthworks, and Reclamations, or any other work connected with the profession of Engineers or Contractors either for Government, Public Companies, or individuals.

Plans, Specifications and Estimates drawn out if required.

By Order,
A. CUMMING, Secretary.

WANTED AN EXPERIENCED NATIVE CLERK, having a general knowledge of Accounts and Book-keeping, competent to undertake the routine Office duties, connected with Official Correspondence, Care of Records, &c. Handwriting to be good. Salary Rs. 100 to 150 per mensem. Address "A. M.," *Gazette* Offices

Bombay, 19th November 1864.

WANTED.—An experienced Native CLERK of Works, for Buildings about to be constructed at Ahmedabad. Salary Rs. 100 per month; also several good native DRAFTSMEN. Apply to Mr. HASTINGS, Civil Engineer, 15, Rampart Row.

29th Oct. 1864.

WANTED a thoroughly efficient Surveyor at a Salary of 300 Rupees a month. Apply to Mr. HASTINGS, Civil Engineer and Architect.

15, Rampart Row, 4th November 1864.

WANTED.—AN ASSISTANT ENGINEER to take charge of Office duties. Also, three European ENGINEERS and SURVEYORS for field duty. Apply to Mr. GEO LATHAM, C. E., 9, Rampart Row, Bombay.

WANTED IMMEDIATELY.—A one roomed Corrugated Iron House about 36 feet by 20. Apply, stating price, to "X. Y. Z.," care Manager of this paper.

NOTICE.—Mr. ARCHIBALD WILLIAM CAMPBELL is authorised to sign our Firm per procuration from this date.

STEVENS BROTHERS & Co.

Bombay, 21st November 1864.

THE UNION FINANCIAL CORPORATION (LIMITED).—Notice is hereby given, that the time for payment of the First Call of the above Corporation is further extended from the 21st to the 26th instant.

The allotments of persons failing to pay the First Call within the above period will be liable to forfeiture.

By order of Directors,
J. P. CORNFORTH, Chairman.

NOTICE.—Messrs. F. B. CAMA & Co. have determined to cease being connected with the promotion of the recently announced "Hindostan Financial Association, Limited."

All applications for shares in that Company that have been received by that firm will be returned to the applicants on request, but such of them as may remain unapplied for by 4 o'clock on WEDNESDAY the 3rd instant will be handed over by Mr. H. S. Gubbay, one of the Promoters of the proposed Company.

Bombay, 21st November 1864.

ROYAL EXCHANGE BUILDINGS (LIMITED).—The Promoters have to announce that the allotment of Shares and period for signing the Memorandum and Articles of Association have been postponed until after the next General Meeting of the Chamber of Commerce which will be held on the 1st of December, in order that the Papers relating thereto may be put in circulation among the members of the Chamber with a view to elicit their opinion thereon. Immediately after the said General Meeting has taken place the allotments will be completed, and the Building at once commenced.

W. B. THOMPSON, Honorary Secretary.

Delhi Bank Corporation, Limited, 21st November 1864.

NOTICE.—The Shareholders of the London and Bombay Bank, &c., (Limited) are requested to meet at the Temporary Office of the Corporation, No. 6, Apollo Street, on WEDNESDAY, the 23rd instant, at 12 o'clock A. M., to consider the propriety of adopting measures in opposition to the course taken by Messrs. Brow Dajee, Dadabhoy Byramjee, and Jeejeebhoy Jehangeer, the Provisional Directors in Bombay, or what steps should be taken to secure the interest of the Shareholders. The above Meeting is called on a requisition of Shareholders.

Bombay, 19th November 1864.

THORNHILL & Co., WATCHMAKERS, are constantly renewing their Stock of Gold and Silver Watches by McCabe, Thornhill Brothers, John Jones, and other eminent makers. Gold and Silver Geneveas, also English and Foreign Clocks in great variety.

Rampart Row, 1854.

THE undersigned begs to notify that they have this day commenced business as General Brokers, under the style and firm of D'ACQUENY, Offices 12, Apollo Street.

PESTONJEE
A. D'ACQUENY.

Bombay, 15th Nov. 1864.

NOTICE IS HEREBY GIVEN, that the interests and responsibility of Sha Munsey Mooljee in our Branch Firm at Dholiera ceased from the 10th October 1864.

हीरजे भीमजी ठ्ठा०
HEERJEE BHIMSEY & Co.

BANK OF INDIA.—Notice is hereby given that the Third Call of Rs. 50 per share, on the Second Issue of Shares, is payable at the Bank's Office, on or before THURSDAY, the 8th day of December, proximo. By order of the Board of Directors,

JOHN GRAY, Manager.

Bombay, 17th November 1864.

TENDERS WANTED to supply the "Bombay Sailors' Home" with Potatoes, Onions, Sugar, Coffee, Cocoanut Oil, Firewood, Coal, Tea, Rice, Mustard, Salt, Vegetables Green, Curry Stuff, Pepper, Vinegar, Raisins. Apply by letter, stating prices and submitting samples, to Honorary Secretary Sailors' Home. The Contract for one year.

A CARD.

MR. ADOLPH GABRIEL,
DENTIST.
9, Rampart Row, Fort, Bombay.
At Home, daily from 10 A. M. to 5 P. M.
Consultations Gratis.

NINTH PUBLIC PERFORMANCE AT THE GRANT ROAD THEATRE OF THE ITALIAN OPERA COMPANY WILL TAKE PLACE TO-MORROW, THE 24TH NOVEMBER. OPERA "TUTTI IN MASCHERA" IN THREE PARTS. MUSIC by CARLO PEDROTTI.

Dress Circle	Rs.	10
Stalls	"	8
Gallery	"	5

Performance commences at a quarter to 9 P.M. Tickets to be had at the Theatre or Messrs. Herbert & Co.

Smoking strictly prohibited.

SALE OF LAND ON THE ESPLANADE.—Under the orders of the Government of Bombay, a further sale by auction of plots of ground as building sites on the Esplanade will take place after the Christmas Holidays, subject to the conditions previously advertised, with the exception that the term for completing the buildings in carcase, will be extended to five years.

2. The arcades to the footpaths in front of the buildings to be completed within two years from the date of sale.

3. In the meantime the Rampart Removal Committee will receive offers for the purchase by private contract of any of the lots already marked out for sale, or for plots of ground in other two thousand to suit the convenience of parties desirous of obtaining good building sites, provided the plots tendered for are within the limits of the land intended for sale by Government.

4. The number and extent of the lots, with terms and any further particulars required may be ascertained on enquiry at the Office of the Rampart Removal Committee, near the Cooperage, on the Esplanade and at the Office of the Superintending Engineer Presidency Division.

J. TRUBSHAWE,
Architectural Secy. to the Rampart Removal Committee.

Office of the Rampart Removal Committee, Esplanade, 16th November 1864.

TENDERS will be received by the Superintendent of Marine for the conveyance hence to London of a quantity of Stores belonging to the Persian Gulf Telegraph Department, which will be shipped by the Marine Storekeeper, consisting of 44 packages amounting to 19 tons 1 cwt. 1 qr. and 14 lbs. by weight, or 9 tons 8 cubic feet, 1534½ inches by measurement.

2. The Stores above referred to will have to be delivered into Craft, provided for that purpose by the Director General of Stores for India from alongside the ship on arrival in the River Thames.

3. Tenders should specify the rate per ton by measurement or weight at which the articles will be taken.

4. The date on which the vessel will be ready to commence loading, and when she will leave Bombay should also be specified.

Further information if required can be obtained, and the articles viewed on application to the Marine Storekeeper.

By order of the Superintendent of Marine,
GEORGE INGLE, Secretary.

Superintendent's Office, Bombay, 8th November 1864.

NOTICE.—Tenders will be received at the Office of the Superintendent of Marine from persons willing to supply Sixty Tonnage for the conveyance from Mangalore to Calcutta, of about thirty tons of Amandavie Coir, be the same more or less.

2nd.—The Tenders must specify the rate per ton of (4) four Candies or two thousand two hundred and forty (2240) Pounds, and the time when the Vessel will be at Mangalore to receive the Coir.

3rd.—The Coir will be placed on board in bundles which must be prepared entire, and be delivered at Calcutta in like good order according to weight.

4th.—The Master of the Vessel, or authorized Agent for the Owner at Mangalore, will be required to see the Coir weighed and the bundles counted, and to sign the Bills of lading, or such other document connected with the lading of the article as the principal Collector of Mangalore may require of him.

5th.—The freight will be paid in Calcutta on the completion of the delivery of the Coir in conformity with the terms of the Bill of Lading.

6th.—The Superintendent of Marine reserves to himself the right of rejecting any Tender without assigning cause for so doing.

By order,
GEO. INGLE.
Secretary to the Superintendent of Marine
Superintendent's Office, Bombay, 9th August.

NOTICES.

DEPOSITS received by the Financial Association of India and China (Limited) for

4 months' certain at 5 per cent.				
6	"	"	at 7	"
12	"	"	at 8	"

When Money is deposited for a period of twelve months or more, the Interest will be payable at the option of the Depositor half-yearly.

I HAVE this day established myself as Merchant and General Agent. R. I. REUBEN.

Military Square, Bombay, 3rd November 1864.

PHOTOGRAPHY.—Messrs. LINDLEY and WARREN take Portraits daily at their Studio, 20, Apollo Street.

THE following Passages are required:—

From Bombay to the Andamans.
For (10) ten Native Convicts.

From Bombay to Singapore.
For (11) eleven time-expired Convicts.

By order of the Superintendent of Marine,
GEO. INGLE, Secretary.

Superintendent's Office, Bombay, 7th Nov. 1864.

THORNHILL & Co., Opticians, Engravers, &c. Medow Street, Bombay. Established 1850.

THORNHILL & Co., JEWELLERS, receive by each Mail Steamer from their London House the most fashionable additions to their Stock of Jewellery. Articles in Indian Gold made to order.

Medow Street, Bombay. Established 1850.

TO CAPTAINS OF VESSELS AND THE PUBLIC.—For Ship Biscuits, Flour, Bread, Grinding of Corn, &c., apply at the Steam Bakery, Grant Road, near the Theatre.

EAST INDIA BANK.—Notice is hereby given, that a Third Call of Rs. 100 per Share has this day been made, and that the same will be payable at the Offices of the Bank on the 21st October, after which date interest at the rate of 12 per cent. per annum will be charged on all Calls unpaid.

By order of the Board,
W. C. CURRIE, Acting Manager.

Bombay, 27th September 1864.

THE BOMBAY CITY BANK (LIMITED).—FORFEITURE OF SHARES.—Notice is hereby given, that all Shares in the above Bank upon which the Second Call with arrearedinterest may not have been paid at the Offices of the Bank, No. 2, Church Gate Street, on or before SATURDAY, the 5th November 1864, will be absolutely forfeited for the benefit of the Bank in conformity with Act XIX. of 1857 of the Legislative Council of India, and with the Articles of Association of the Bank.

By order of the Board of Directors,
21st October 1864. T. R. R. DAVISON, Manager.

REWARD OF RUPEES FIVE THOUSAND WHEREAS it appears, that delays and stoppages frequently occur in the transmission of Messages by Electric Telegraph in India, and in particular between Galle and Bombay after the arrival at the former Port of the English Mail Steamer; and such delays can only be accounted for on the supposition that they are the result of fraud; the Bombay Chamber of Commerce hereby offers a reward of RUPEES FIVE THOUSAND to any one who will come forward and give such information as shall lead to the apprehension and conviction of the guilty parties.

A. D. GUMPERT, Chairman.
JAMES TAYLOR, Secretary.

Bombay, Chamber of Commerce, 24th October 1864.

EASTERN FINANCIAL ASSOCIATION (LIMITED).—Notice is hereby given, that the Second Call of (50) Fifty Rupees per Share is payable at the Office of the above Association on or before the 15th November, after which date and until further notice, interest at the rate of twelve per cent. annum will be charged on all Calls remaining unpaid. Interest at the rate of seven per cent. per annum will be allowed on all sums paid before the 15th November.

ALLADINBHOY HABIBBHOY,
Chairman, Board of Directors.

NOTICE.—KURRACHEE PRESS COMPANY (LIMITED.)—Share Certificates for the above Company being now ready for issue, it is requested that receipts for Calls have been returned to the undersigned who will grant Certificates in exchange for the same.

FLEMING & Co., Secretaries and Treasurers.

Kurrachee, Macleod Road, 25th October 1864.

INDIAN PENINSULA, LONDON, & CHINA BANK (LIMITED)—Notice is hereby given, that a Third and Final Call of Rs. 50 per Share is payable at the Offices of the above Bank on or before MONDAY, the 21st November, current, after which date Interest at the rate of 12 per cent. per annum will be charged on all unpaid Calls.

D. A. TRAILL CHRISTIE, Officiating Manager.

Bombay, 2nd November 1864.

BOMBAY FUND IN AID OF THE CALCUTTA CYCLONE GENERAL RELIEF FUND.—Subscribers to the Fund are respectfully requested to pay the amount of their Subscriptions to Messrs. Remington and Co., the Treasurers, that the same may be remitted without delay.

BIRDWOOD.
PREMCHUND ROYCHUND.
JAMES TAYLOR,
DOSSABHOY FRAMJEE CAMA.
BROW DAJEE,
DHUNJEEBHOY FRAMJEE,
Honorary Secretaries.

NOTICE IS HEREBY GIVEN, for the information of the public, that the undersigned are prepared for landing, shipping and forwarding Engines, Boilers, and every description of Machinery; also General Merchandize to the Ports in Guzerat and elsewhere.

References can be given and every information obtained from

BYRAMJEE NUSSERWANJEE,
AND
DINSHAW SHAPOORJEE,
Landing and Forwarding Contractors and Boat Brokers,
Boree Bunder.

Bombay, Boree Bunder, 7th November 1864.

BOMBAY PRESIDENCY BANK, LIMITED).—Notice is hereby given, that on and after TUESDAY, the 15th instant, Interest at the rate of 15 per cent. per annum will, until further Notice, be charged on all Second and Third Calls remaining unpaid, and all Shares on which the Second and Third Calls with Interest may not have been paid at the Offices of the Bank, on or before WEDNESDAY, the 30th instant, will be absolutely forfeited for the benefit of the Company as provided in Clause XCV. of the Articles of Association.

By order of the Board of Directors,
ROBERT J. PRINGLE, Manager.

40, Medow Street, 8th November 1864.

Merchandise shipped by Thos. Short, Junr., *for the late firm of Hunt, Monnet & Co.*

THE undersigned begs to notify that there will be another AUCTION SALE of the above Goods commencing on the 29th instant, and the Property will be ON VIEW from the 24th instant. Particulars will be announced shortly. JAMES T. GOOD,

Attorney for Thos. Short, Junr.

Late Menesse and Co.'s Sale-Rooms, Hummum Street, Fort, 15th November 1864.

EASTERN FINANCIAL ASSOCIATION (LIMITED).—Notice is hereby given, that a General Meeting of the Shareholders will be held at the premises of the Association, No. 3, Horuby Row, on TUESDAY the 29th day of November, at 2 P.M.

ALLADIN HABIBHOY,
Chairman Board of Directors.

Bombay, 11th November 1864.

BOMBAY EDUCATION SOCIETY.—A Special General Meeting of the Subscribers to the Bombay Education Society will be held in the Durbar Room, Town Hall, on WEDNESDAY, November 30th, at 4 P. M.

Business.—1. To give instructions to the Treasurer how to dispose of Rupees 30,000, part payment by Government on account of Land sold to them.

2. To sanction a resolution of the Managing Committee to vote Rs. 20,000, the Society's contribution towards the new Infant School at Poona.

J. D. GIBSON,
Secretary Bombay Education Society.

Bombay, 17th November 1864.

Rule 12.—Benefactors of the amount of one hundred Rupees or Annual Subscribers of thirty Rupees are qualified to vote at any General Meeting of the Society.

NOTICE.—Tenders are invited for the supply to the Gun Carriage Department of 150 logs of first class, and 150 logs of second class Southern Teak Timber. Full particulars with regard to size of Timber, mode of measurement, delivery, &c., may be learned on application to the Agent for Gun Carriages.

W. S. HATCH, Lieutenant Colonel,
Agent for Gun Carriages.

Colaba, Gun Carriage Agency, 17th November 1864.

MATHERAN.—CLARENDON HOTEL.—The Proprietor begs to call the attention of Visitors to Matheran that he will open the above Hotel on the 10th October next, when he will be prepared to accommodate Ladies and Gentlemen (or their families) and supply them with first-class articles of every description at a moderate price.

J. S. M. Do Souza, Proprietor.

THE EASTERN FINANCIAL ASSOCIATION (LIMITED).—Subscribed Capital Rs. 10,000,000 in 25,000 Shares of Rs. 400 each, (with power to increase.)—The Association is prepared to receive Deposits for fixed periods on terms to be agreed upon; to make advances on approved Securities; to effect the purchase and sale of Stock, Shares and Debentures; and to conduct financial business generally.

The Association takes charge of Government Securities, Shares in Banks and other Companies without charge, and realizes the Interests and Dividends for which a charge of ½ per cent. will be made.

All communications to be addressed to the Manager at the Office of the Association.

Bombay, 4th November 1864.

HOUSES, &c., TO LET.

TO LET.—Several Godowns at the Victoria Bunder. Apply to RITCHIE, STEUART & Co.

TO LET.—The first floor of one of the best lighted and airiest houses in Rampart Row, admirably adapted for a Bank. Apply to Messrs. THACKER, VINING & Co.

THE FINANCIAL ASSOCIATION OF INDIA AND CHINA (LIMITED.)

Subscribed Capital, Rs. 1,20,00,000.

Board of Directors.

Andrew Grant, Esq., *Chairman.*	
A. F. Wallace, Esq.	J. A. Forbes, Esq.
John L. Scott, Esq.	Cowasjee Jehangier, Esq.
S. L. Acland, Esq.	E. D. Sassoon, Esq.
A. Mackintosh, Esq.—*Manager.*	
Bankers.—The Bank of Bombay.	

THE Association will make advances repayable with Interest at fixed terms or by instalments upon the security—

1st. Of Landed Estate, first Class House property, and real property of all descriptions and tenures;

2nd. Of Rates, Dues, Assessments, &c., imposed under sufficient legal authority;

3rd. Of Government Stocks, Railway Debentures, Shares of Public Companies, &c.

The Association effects the purchase and sale of Stocks and Shares on Commission on behalf of residents in Bombay, up country, or in England

NEW ADVERTISEMENTS.

NOTICE.—We have this day commenced business as Merchants and Commission Agents.
Bombay, 23rd November 1864. H. F. SOARES & Co.

NOTICE.—No applications for Shares in the Central India Financial (Limited) will be received after 12 o'clock Corporation. Bombay, 22nd Nov noon, this day.

BOMBAY, 1864. BUILDING ... are hereby ... Secretary, 10, ... Office, Fort, ... HEREBY GIVEN, ... formed that ... as Agents of the ... Government ... observe their ... regarding ... ACQUENY.

NOTICE ... that we have ceased to ... undermentioned Ships. All communi... addressed to the Charte... them should be ... Bombay, 8, now ... Merchant Prince, Rambler, and ... SOUZA & Co.
Bombay, 22nd November 1864.

A NEW FINANCIAL ASSOCIATION, designated the "India and Colonial Financial Association (Limited)" is being brought out under the auspices of Messrs. LULLOOBHOY PANACHAND, SHAIK ESSA KHATRA, and other respectable merchants. Applications for shares may be addressed to the Promoters, care of Mr. C. TYABJEE, on or before FRIDAY, the 25th instant.
BOMBAY PRESS COMPANY (LIMITED.)
શ્રી બોમ્બે પ્રેસ કમ્પની (લીમીટેડ.)
बांबे प्रेस कंपनी (लीमीटेड.)

FINAL CALL OF Rs. 400 PER SHARE.—The above Call fell due on the 10th instant, and Interest is now chargeable. ALEX. C. BRICE & Co.,
Secretaries and Treasurers.
Bombay, 23rd November 1864.

THE BOMBAY UNIVERSAL COMPANY.—CAPITAL Rs. 10,000,000, DIVISABLE INTO 50,000 SHARES OF Rs. 200 EACH.—(WITH POWER TO INCREASE).
No applications for shares will be received in the above Company after 5 o'clock on the 25th instant.
GOVIND SOONDER & Co.,
Bombay Grand Portuguese Church Lane, No. 26, Baby Setts' Agiary Road, 22nd November 1864.

THE BOMBAY GAS COMPANY (LIMITED.)—Notice is hereby given, that interest at the rate of 5 per cent. per annum up n the paid-up Capital of the Company for the half-year ending 30th November instant, will be paid to the Shareholders standing on the Bombay Register on and after 1st December next.
The Transfer Books will be closed from the 26th to the 31st instant.
THOMAS PROUD, Manager.
4, Hornby Row, 22nd November 1864.

THE NATIONAL FINANCIAL OF INDIA (LIMITED.)
Capital Rupees 64,00,000 in 16,000 Shares of Rupees 400 each.
(WITH POWER TO INCREASE).
Promoters.
D. J. LISBOA, Esq.
COOVERJEE MOOLJEE, Esq., | MOOLJEE CANJEE, Esq.
GOVINDJEE MEGJEE, Esq., | DUNGORSEE TEPALL, Esq.
Bankers.—The Bombay Presidency Bank.
Solicitors.—Messrs. DALLAS and LYNCH.
Brokers.
Messrs. DAMODHER and MANEKCHUND TOOLSEDASS.

ALLOTMENTS of the above Financial will be out shortly.

NOTICE.—It has been resolved by the Promoters of the "Royal Financial Association, for which applications were received at this Office some days ago, that in view of the extreme number of such institutions which still continue to be brought out, they consider it more for the interest of intending shareholders, to refrain from further progress with the Association at present. Negotiations will therefore be entered into for matured, and such arrangements concluded as will induce the Promoters to introduce the Association afresh, when, in their opinion, a more suitable time has arrived for doing so.
The Promoters desire to tender their thanks to those parties from whom they had received most encouraging promises of support, and their obligations are also due to the public for the expression of confidence accorded them by the various applicants for over 1,50,000 shares.
Bombay, 22nd November 1864.

NOTICE.—Consignees of Cargo per *Ellen Stewart*, from Calcutta, are hereby informed that, in consequence of no Boats having been sent to take delivery, the undernoted Cargo has been landed at the Carnac Bunder at the expense and risk of the concerned, and which will be delivered on payment of freight, wharfage fees, and all other expenses incurred.
JAMES W. WRIGHT & Co.
Agents for Ship *Ellen Stuart*.
Bombay, 22nd November 1864.

H E B	46	Bales Jute.
A K C	41	Do.
C D F	38	Do.
A M	20	Do.
J W	19	Do.
E	19	Do.
X B	51	Do.
S M	11	Do.
A K C	17	Do.
H J N M	57	Do.
J	1	Do.
H A	56	Do.
	391	Do.

NOTICE.—Consignees of Cargo per *Alicia*, from Calcutta, are hereby informed that, in consequence of no Boats having been sent to take delivery, the undernoted Cargo has been landed at the Carnac Bunder at the expense and risk of the concerned, and which will be delivered on payment of freight, wharfage fees, and all other expenses incurred.
JAMES W. WRIGHT & Co.,
22nd Nov. 1864. Agents Ship *Alicia*.

M A L C	239	Bags Gunja.
B S	33	Do.
E		
M N G	66	Do.
M A L C	27	Do.
T S	31	Do.
R J G	2	Do.
G P W T E M A T E	3	Do.
	365	Bags.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.
SUIT No. 106.
RAMCHUNDER BHOWANEESUNKER.—*Plaintiff.*
vs.
CHUNNAUB ABBAJEE & OTHERS.—*Defendants.*

PURSUANT to a Decree made in this Cause, bearing date the 18th day of September 1863, the following immoveable property will be put up for sale by Public Auction, before GEORGE TAYLOR, Esq., the Commissioner of the said Court, in his Office, in the Court House, on WEDNESDAY, the 7th December 1864, at 3 o'clock in the afternoon.

LOT No. 1.
All that piece or parcel of Land or Pension and Tax Ground, with the Messuage, Tenement or Dwelling House standing thereon, with the Appurtenances, together with the portion of the front compound opposite thereto, situate, lying, and being in Govasur Oart, and facing the Kalbadevee Road, without the Fort Walls of Bombay; assessed by the Collector of Pension and Tax under No. 765, and by the Collector of Assessment under No. 59, and containing by admeasurement 699 square yards, (be the same little more or less), and bounded as follows:—that is to say, on or towards the East by the compound wall and beyond it by the portion of the said Govasur Oart) on or towards the West by the Kalbadevee Road or Parell Road, so or towards the North by the house of the said late Ballajee Soondergee; and on or towards the South by the House of the late Madhoba Soonderjee.

LOT No. 2.
All the right, title, and interest, of the late Ballajee Soondurjee, Abbajee Gunnesh, Madhoba Soondurjee and Narayan Damodjee, the four original Proprietors of and in the Govasur Oart, in the said Oart or the Annual Furnenlaree rents derived from the 29 Messuages and Premises erected and standing thereon, amounting in the whole to Rupees 224-3-83 per annum.
Further particulars of the property and the conditions under which the same will be sold may be obtained at the Office of the said Commissioner and at the Office of Messrs. KELLY and HORE, Attorneys for the plaintiff.—Dated this 30th day of September 1864.
GEORGE TAYLOR, Commissioner.

POSTAL NOTICE

OVERLAND MAIL.
The Overland Mail, per P. and O. Co.'s Steamer *India*, will be closed on TUESDAY, the 29th November 1864, at 7 o'clock A. M. An afterpacket will be kept open, on payment of the usual fee of 8 annas, (which must be prepaid by Stamps), until 8 o'clock A. M. *Registered* Letters will be received until 6 P.M. of the previous day.

CHINA MAIL.
The Post Office Packets for Ceylon, Penang, Singapore, and Hongkong, per P. and O. Co.'s Steamer *Corsair*, will be closed on MONDAY, the 28th November 1864, at 6 o'clock P.M. A packet for late letters will be kept open, on payment of the usual fee, until 7 A.M. on the 29th idem. An Australia Mail will be despatched direct by this opportunity.

MAILS FOR KURRACHEE AND SCINDE.
Mails for Kurrachee and Scinde, per Steamer *Governor Higginson*, will be closed 12 hours after the arrival of the Overland Mail.

CALENDAR—Nov. 1864.

PHASES OF THE MOON.
New Moon, Tuesday 29th ..... 6h. 9m. P. M.

Days	Dates	Sundays, Festivals, &c.	Sun Rises.	Sun Sets.	High Water Bombay Harbour. Morn.	High Water Bombay Harbour. Even.	Average Time of High Water.
			h. m.	h. m.	h. m.	h. m.	h. m.
Wed.	23	St. Clement, Bp.	6 15	5 30	6 11	6 42	
Thur.	24	Saturn rises at 8h. 30m.	6 16	5 29	7 16	7 37	
Fri.	25	St. Catherine.	6 15	5 29	8 12	8 33	
Sat.	26	Saturn sets at 4h. 56m	6 15	5 28	9 07	9 17	
Sun.	27	First Sunday in Advent.	6 16	5 28	9 58	10 15	
Mon.	28	Moon rises at 7h. 3m.	6 16	5 28	10 45	11 05	
Tues.	29	Mercury sets at 6h. P. M.	6 17	5 28	10.54	11 13	

THE BOMBAY ALMANACK AND DIRECTORY FOR 1865.

THE Publishers of this Directory are anxious to obtain a correct list of Names of the European Inhabitants of the Bombay Presidency for publication in the forthcoming issue. This can, however, be accomplished only by individuals, whose names are incorrectly entered in last year's Directory, favoring us with their correct names and addresses: and those individuals whose names are omitted therefrom, and persons newly arrived, forwarding them to us. We beg the co-operation of the public in assisting us to obtain what is a desideratum in Bombay—a reliable list of the names of European Inhabitants.
Bombay Gazette Office, Fort, Bombay, 4th October 1864.

DURING the temporary absence of the Managing Proprietor in England, Mr. THOMAS GRAHAM *is authorized to grant receipts and receive moneys on account of this Office.*
MACLEAN and CHAIRMAN.
Bombay Gazette Office, 9th Sept., 1864.

LATEST DATES RECEIVED.

ADEN	Nov. 5	KURRACHEE	Nov. 15
ADEN	Nov. 15	LAHORE	Nov. 12
AGRA	Nov. 17	LONDON	Oct. 18
ALLAHABAD	Oct. 26	MAURITIUS	Oct. 28
AMBALLA	Oct. 27	MADRAS	Nov. 17
AUSTRALIA	Nov. 16	MALTA	Oct. 30
ALEXANDRIA	Nov. 16	MERRUT	Nov. 15
BANGALORE	Nov. 20	OUDH	Nov. 16
CALCUTTA	Nov. 7	PUNJAUB	Nov. 5
CAPE	Nov. 13	PENANG	Nov. 9
CEYLON	Nov. 17	RANGOON	Aug. 10
COCHIN	Oct. 19	SIMLA	Oct. 27
DELHI	Nov. 1	SINGAPORE	Nov. 7
HONGKONG			

The Bombay Gazette.

WEDNESDAY, NOVEMBER 23, 1864.

THE following telegrams were published in yesterday's *Times of India* :—

LIVERPOOL, 3RD NOV.
Cotton remitted (revived) speculative demand.
Prices one penny up—large trade doing.
Manchester rather more inquiry, but prices unchanged.

LONDON, 3RD NOV.
Cotton market become dull and drooping.
East India, half-penny lower.
Sales to-day 3,000 bales.
Privateer *Florida* captured.

"Under which King, Bezonian"—London or Liverpool? The quotations in both telegrams of course refer to the Liverpool market—and our contemporary might, we think, have taken the trouble to inform his readers which of the two they should believe, the telegram stating that on the 3rd inst. the cotton market was dull and drooping and East India cotton a half penny lower, or that which reports the revival of a speculative demand on the 3rd and a rise in prices of a penny a pound. Comparing the telegrams with others that have been published, we have no doubt that the London telegram gives quotations for the Liverpool market of the 2nd and not the 3rd inst. On the former day there was evidently (as appears from the Chamber's telegram) a lull in the market; but it is clear that on the 3rd (Thursday, the market day in Liverpool), there arose a great speculative demand for cotton causing an improvement of fully a penny a pound.

THE despatch, dated Simla, August , which we published yesterday morning, proves very clearly that the concession of an increase of 30 per cent. in the salaries of subordinate public servants in this Presidency has been absolutely wrung from the Government of India by Sir Bartle Frere. The despatch, though as a matter of form signed by Mr. Lushington, the Financial Secretary, bears evident traces of the authorship of Sir Charles Trevelyan. "The "hand is the hand of Esau, but the voice is the "voice of Jacob." The purport of the despatch, which was written in reply to an application from the Bombay Government for a grant of half a million to save men belonging to the lower grades of the public service from starvation, has been known and discussed here for some time past. But, although there existed a general impression that the answer given by Sir Charles Trevelyan to the prayers of our Government was a curt and almost insolent refusal of any relief, the public did not learn till yesterday how miserably weak and puerile were the arguments on which the Finance Minister attempted to ground his refusal. The reasons why the Government of India would not sanction the proposed increase of salaries are thus succinctly stated in one paragraph of the despatch:—"*Independently of the facts and arguments which have been adduced, I am directed "to state that compliance with your proposals is "out of the question because the means do not "exist of meeting these demands, and the Governor "General in Council is averse to new taxation.*" These words seem to us to contain in brief, the assertion of a principle of administration so monstrous as to be wholly inconsistent with the possibility of carrying on the government of the country. It is quite right and proper that the Governor General in Council should be "averse," not only to "new" but also to old taxation; but this aversion must be made to give way to the necessities of the State. The financial policy of the Government of India cannot be shaped by the likings or dislikings of the Governor General in Council. The first duty of that Government is to raise a revenue large enough to maintain the public services—civil and military—in the highest efficiency, and thus to ensure to the people of India the blessings of a well-ordered and prosperous state of society. If this work be left undone, one cannot understand for what purpose the Government exists. Continued neglect of the only means whereby a regular and good government can be established in any country must end in anarchy: and, if the principle contended for in the Finance Minister's despatch be acted upon, there is no escape for India from the anarchy for which she is destined. To reduce Sir Charles Trevelyan's theory of government to an absurdity, one has only to suppose the case of an insurrection in Central India which could not be suppressed unless a large European army were despatched against the rebels, and to imagine the Government of India refusing to send the force required because its equipment would cost money of which there was none in the Treasury, and the Governor General in Council was averse to new taxation. The urgency of the demand for an increase of salaries in the public service is as great as the demand for European troops would be in the case we have suggested; and non-compliance with it, though appearing to create no immediate and palpable dangers, is fraught with the seeds of ruin to the State. A badly paid public service can only be recruited from the refuse of all ranks of the people, and must, therefore, in the long run, become both inefficient and corrupt. One is almost ashamed to repeat these elementary maxims of policy, which are obvious to the intelligence of a child; but it seems necessary to do so, in face of the abominable political doctrine enunciated in the despatch of Sir Charles Trevelyan. Surely "the Governor General in Council" can hardly be aware of the misuse to which their names are put by the Finance Minister. It is difficult to believe that Sir John Lawrence and his colleagues in Council approve of the principle that the efficiency of the public service must be sacrificed rather than that the people of India should be subjected to "new taxation." Sir Charles Trevelyan thinks and writes as a partisan on this question. He argues throughout from a foregone conclusion. He has persuaded himself that his mission as a financier is to abolish the Income Tax next year; and, instead of first asking what are the wants of the country, and then arranging his scheme of taxation to meet those wants, he begins at the other end, and, having determined that the revenue shall not exceed a certain amount, informs all subordinate Governments, without the slightest regard to their respective needs, that they must practise the strictest economy so as to pare down their expenditure to the level of the revenue. This is not the wise policy of an experienced statesman; it is the fanatical folly of an obstinate pedant.

Equally absurd is the general rule, quoted in the despatch, that "increase of salaries ought "invariably to be accompanied by reduction of "numbers." That rule presupposes, either that in ordinary times Government offices are crowded with idle servants who may be struck off the strength of the establishment whenever the Treasury is empty without injury to the public service, or that, the staff employed being only as numerous as is required for the proper performance of the duties of administration, Government must nevertheless, when pressed for money, discharge a certain proportion of its servants, and be content to have its work badly done or not done at all. Of course, when an increase of salaries is asked for, it is only right that there should be a careful revision of establishments; but, whether it turn out that the Bombay Government has more servants than it requires or not, it is equally true that an increase in the salaries of those servants is imperatively called for by the circumstances of the time.

There are many other passages in the despatch which illustrate the carelessness and confusion of thought of its author. For example, he says, in paragraph 21, "The standard of 1829 is "too remote to have any practical influence "upon the question. The habits of the present "generation have been formed at a later period, "and, so far as the increase of prices have been "gradual, they have adapted themselves to it." How long does it take, we would ask, for men to "adapt themselves" to starvation? Again, what can be more loose, vague, and unsatisfactory, than such statements as are made in paragraphs 22, 23, and 24?—"There has, no doubt, been a considerable "recent increase of price, but this has chiefly "arisen from exceptional circumstances, and "will *probably* yield to the operation of ordinary causes. The conversion of cultivated "land from grain to cotton is owing to the pre-"sent excessive price of cotton, which cannot "*always* continue, and the effect of such prices "must be to extend cultivation generally." "The law of demand and supply will *speedily* "operate upon the high price of grain. Indeed it has "already begun to do so." (Where?) Read, again, in paragraph 29, the argument against raising the salaries of any but the lowest class of public servants. The whole tone and language of the despatch are most offensive; and, had Sir Bartle Frere, imitating the example set by Sir Charles Trevelyan as Governor of Madras, allowed a feeling of private pique to overcome his sense of public duty, he would have openly mutinied against the Finance Minister. Instead of doing so, he magnanimously persevered in his efforts to obtain justice for the services, and he has at last received an instalment of the relief demanded. The controversy, however, is by no means ended; and we venture to prophesy that, unless Sir Charles Trevelyan change his course, he will, before many months are over, be driven from the country with an irretrievably damaged reputation both as a financier and as a statesman.

LATEST INTELLIGENCE.

CHAMBER OF COMMERCE TELEGRAM.

LONDON, 2ND NOVEMBER.
Cotton, fair Dhollera at Liverpool 16½d.
Linseed, (best Bombay) 64s.
Shirtings, (7lb. 40 inch, 14 by 13,) 13s. 9d.
Twist, 40s Mule. 24d.
Madapollams, (3lb. 32 Inch, 13 by 11) 6s. 3d.
Liverpool and Manchester markets excited; tone quieter.
Sheridan defeated Longstreet.

THE *Madras Times*:—"With reference to the opening of a Telegraph office either at Kottar or Nagercoil, Colonel Douglas, the Director General of Telegraphs in India, has informed the Local Government, that having no power to act in the matter, it became necessary to refer it to the Government of India, who have sanctioned the proposed establishment on a guarantee from the Travancore Government to pay to the Government of India, monthly, whatever may be the difference between the actual receipts from messages and the working expenses of the office: that is, a guarantee generally, not definitely restricted to 36 Rupees a month. This resolution has been communicated to the Officiating Resident of Travancore and Cochin."

THE *Sindian*, (Nov. 16):—"We learn that messages have been transmitted *via* Kurrachee to the Bombay Government in which Col. Stewart recommends that the rate from Kurrachee to London, per twenty words, be fixed at Rs. 45-4. We intimated some days ago that we had heard the rate would be Rs. 50 per 20 words; our informant must have meant from Bombay, the rate from Indian stations being a trifle more than that adopted by the Red Sea Company. It has also been requested by Mr. Walton, we believe, that a competent officer may be appointed by the Indian Government to arrange all questions referring to the interchange of traffic and other details along the line. The *Amberwitch*, we may add, left port on Monday morning for Cape Monze."

THE *Harkaru*:—"With some difficulty and trouble we have been able to prepare the following statement, showing the various sums which which are disbursed from several Government Treasuries in the Bengal Presidency, in the shape of stipends and pensions to Native Chiefs and Rajahs who, for various causes and under divers circumstances, no longer occupy the seats they received from their ancestors:—

Oude	12,49,901
Moorshedabad	12,30,000
Chitpore Family	43,612
Munneepore	1,800
Jyneah	6,072
Cachar	1,200
Assam Royal Family	1,800
Muttuck Princes	5,982
Ungool	13,806
Bhooteah Chiefs	2,708
Lahore	1,16,164
Umballah	1,450
Bundlecund	1,24,303
Banda	36,000
Jhansi	1,800
Gwalior	2,03,439
Nagode	2,076
Bhopal	4,718
North W. Provinces	6,27,025
Total	36,73,946"

THE *Englishman*:—"We hear that Lieutenant-Colonel Holroyd has been ordered up immediately from Seebsagur to Saugowra, probably to take measures with regard to the Tribes on the extreme N. E. frontier who are said to be uneasy."

THE same:—"The following ships have been engaged by Government for the conveyance of time-expired men and invalids to England:—Ship *Calcutta*, 1038 tons, Captain Young, at Rs. 325, 340, and 380 per head, for men in health, and Rs. 450 per head for invalids, according to the space required. Ship *Trafalgar*, 1102 tons, Captain Stacepool, at Rs. 310, 330, 370 and 420, as above."

THE same, (NOV. 16):—"We were glad to see that Sir Charles Trevelyan was able to take an airing yesterday morning on horseback. In speaking of his probable successor we inadvertently wrote Mr. Abercrombie for Mr. Arbuthnot. The latter is the gentleman whose minute on a Gold Currency for India was lately published, and who, we must say, has, after all, only arrived at a result as useless and unimportant as did Sir Charles Trevelyan himself."

THE same:—"The effects of the storm wave which flooded so much of the country to the south of Calcutta are now being felt, we fear, in Calcutta, in the shape of a pestilential fever which has already been fatal in several cases of Europeans. The hospitals are crowded with the Natives, who appear to be more liable to the fever than Europeans. We have before noticed that the fish in all the tanks south of Calcutta had died, and that the water had become tainted. It will be well for all those who can to avoid drinking water, or at all events, to be careful that the water they use is filtered."

THE same.—"The members of the Amalgamation Inquiry Committee, have unquestionably a right to complain of a want of support at the hands of the officers of the Bengal Army. The amount respectively subscribed by the armies of the three Presidencies is given as under—

Bengal	£ 569
Madras	,, 831
Bombay	,, 640

and in this statement the Bengal officers cut but a sorry figure. If we take the amount subscribed by the Bombay army as a fair estimate of its capabilities, that of Madras ought to have raised £1,200 and that of Bengal £1,900. But it would seem as if not only the Parsees, but the Europeans, in Bombay had a better appreciation of the calls made upon their purses than those in Bengal, and yet it is the Bengal Army which has furnished the greater amount of complainants. Judging from the letters we have received, it is that Army which has suffered the most, and yet, with the full knowledge that nothing can be done for their benefit without money, they have been most backward with their subscriptions. Providence helps those who help themselves, but a perpetual appeal to Jupiter without putting the shoulder to the wheel, never yet got anything out of a rut and never will. Besides, the officers of the Bengal Army should remember, that their advocates have not merely to plead their cause to willing ears. They have to contend with an opposition as powerful as it is unjust, and as unwilling to listen to their prayer as it is conscious of its own injustice in not having done so long ago. These officers who would seem to be so unwilling to untie their purse-strings, have had all the support that the Indian Press could give them, directly through its influence here, and indirectly through its agents at Home. But let that Press publish as many 'grievances' and write as strongly as it can, the goal sought will never be attained unless the officers themselves are up and doing in their own cause. The Report of the Committee shows that their efforts have not been so successful as they anticipated, and they appeal to the Indian officers for their aid in sending in individual petitions. A Public Meeting, suggested by some, is rightly considered inadvisable, it would, in fact, be in direct contravention of the Queen's Regulations, but the Committee will do their best in the next Session of Paliament. But if Counsel have to be employed, expences will be heavy, and so subscriptions are requested. Without this the assistance of Counsel cannot be obtained, and so, if the Indian officers want justice, they must take another dip into their purses. The Bengal officers appear hitherto to have done the least; let them come to the front now and show that though they can call loudly to Jupiter they can put their shoulders to the wheel as well."

THE *Indian Daily News*:—"The Calcutta Cricket Club season has now fairly commenced. Our Cricketers have taken to the field in good earnest, and there has been a general eruption into flannel costumes, spiked shoes, and blue caps. The noble pastime is threatened, however, with one serious danger. The nature and results of the peril is exemplified in the present position of another, but far inferior field pastime, viz. Croquet. The 'battle of the books' recorded in some of Leigh Hunt's liveliest verses, has been fought over again, with increased fury and bitterness, in connexion with Croquet. The quarrels of two rival authors have destroyed the happiness of players, and well nigh proved fatal to the further success and popularity of the game. This is bad enough, but the evil has not stopped here. This 'bookish rhetoric,' these puerile disputes about terms and distinction without difference, are beginning to mar the pleasures, and destroy the usefulness of our Cricket practice. Time was when a general observance of the field points, and one or two obvious rules, relative to the condition of the play were deemed quite sufficient for the purpose of the game. But latterly a change has come over the spirit of our dream as regards Cricket. We must complicate and multiply the pleasures of Cricket. To this end the practice of the game is regulated by a code of the most refined rules and minute regulations. The vertebræ of your back must be twisted according to Lillywhite, and the sinews of your elbow put in motion, with reference to a precedent. Every Cricketer is full of 'saws and instances' as regards 'correct play' and affect to discover the operation of certain fixed and unscrutable laws in the most eccentric accidents of the game. It is high time that we should leave this jargon. Cricket is intended to be a pleasure, and we have a right to protest against the folly of those who would make it a useless and laborious toil."

THE same:—"We hear that we may expect a horsejob in an early number of the *Gazette*, and one which must, if carried out, be productive of loss and detriment in one of the public departments which, of all others, requires that the greatest care should be taken in selecting its Officers, who require a peculiar aptitude and much knowledge and experience, to enable them to perform their duties usefully and efficiently. A short time ago, a vacancy occurred in the stud department by the summary removal of one of the First Class Assistants; and some delay has occurred in filling up the appointment. We now hear, that this delay is drawing to a conclusion, and that the Government has appointed an outsider, an Officer of one of the old Native Infantry Regiments; passing over the deserving, hard working, and intelligent men who have been for years in the stud department, and have always done their duty to the satisfaction of their superiors, and with benefit to the public service. The Officer to whom we refer has, we believe, no *specialite* whatever as regards knowledge of horses or of any thing connected with them, and could not, as far as the public interests are concerned, be worse placed than in the stud department, whereas the senior Second Class Assistant, who would be superseded by his appointment, has performed long and zealous service in the same department, and is a highly useful and efficient Officer. But, apart from the claims of deserving Officers who will be passed over and superseded, we would on public grounds, remark that if appointments to the stud department are to be made in this way it is little to be wondered at that complaints are so numerous about the produce of the Government studs, and that the cavalry and artillery, which are mounted from these establishments, should give such scant satisfaction. If there is any one pursuit in the whole range of human occupations which requires special training and experience to qualify for the efficient discharge of its duties, that pursuit is essentially the breeding and rearing of horses; and it would be much better for the public service, and much more economical in the end to destroy every horse in the Government studs to-morrow, than to supersede the qualified Officers of the department, and introduce, over their heads, men utterly unacquainted with the duties of that branch of the State employ. There are plenty of good appointments in which Officers can be of very little use and do scarcely any harm. The stud appointments are very far indeed from belonging to this category; and if an Officer placed in one of them is not competent to do the duty well, his competence to do it badly will cost the State and the public untold sums of money, and do serious damage to the service."

THE *Delhi Gazette*:—"A correspondent who has recently been in the Kangra valley, writes as follows on a subject of much importance,—viz. the road communication between Noorpoor and Dhurmsala:—'Please present my respectful compliments to Sir Robert Montgomery, and ask him, if he value his life not to enter the Kangra valley by the Noorpoor road. The state of that road, especially between Kotla and Shapoor and the foot of the Bhagsoo hill, is simply disgraceful to the district authorities. This is the 12th November by which time in former years every thing on that principal line of communication was always in the best of order. The descent on the eastern face of the Trilokmath hill is most dangerous to man and beast. The native officials are crying out against this state of things.'"

THE same:—"The public in this part of India have been watching for the effect of Mr. Temple's recent tour along the course of the railway which is to connect Nagpore with Bombay; and we are glad to learn from our correspondent in the Central Provinces that there is now a good prospect that the line will be in working order in eighteen months. It is to be hoped that the Lieutenant-Governor of the N. W. Provinces will emulate the energy of the Chief Commissioner of the Central Provinces, and look after accelerating the work on the line which is to connect Allahabad with Jubbulpore. We suppose there is no likelihood of the whole line between Allahabad and Bombay being open for the next three years, and if so, the public would be glad to learn whether travellers could meanwhile cross from one part to the other partly by portions of completed railway, and over the intervening *dak* so as that, with reference once to time or money, it might be worth the traveller's while to take that route in order to get to or from England, instead of going or coming by the round of Calcutta. We are aware that residents above Agra or in its vicinity can, even now, get to Bombay by mail-cart via Gwalior to Nassick, 664 miles, completing the remainder of the distance by rail to Bombay, the charge to Nassick being Rs. 104. But that would be a terrible sweep round for a person starting from some such place for instance as Fyzabad in Oudh. He learns that some 150 or 200 miles of railway have been completed beyond Nassick in the direction of the Saugor and Nerbudda territory, to a point where the branch is to shoot off to Nagpore, while the main line will be carried on to Jubbulpore. The Fyzabad man naturally enquires why those 150 or 200 miles of existing railway should not be made available to him, if he *elect* to go to Europe by Bombay. And since the railway Company have long been at work at the Allahabad end, why should not a good stretch of railway ere long be opened up to the public towards Jubbulpore? If the main line be not completed on the Bombay side up to Jubbulpore in eighteen months, at any rate the travellers could at the end of that time reach the coast by rail from Nagpore; and during the interval, much might, it is supposed, be done at this end towards establishing railway communication with Jubbulpore. There would then remain a gap of perhaps 250 or 300 miles which the Civil authorities could arrange to have traversed by relays of dak bearers carrying doolies, a far more comfortable mode of travelling, slow though it be, than joining along in the sun on an open mail-cart. What we should like to know is whether the route indicated is now practicable, how much of it will shortly be open by railway, and at what expense of money and time could the bearer-dak part of it be accomplished?

"Few persons in these provinces are acquainted even with the cost of a passage by the P. and O. Company's steamer from Bombay to Suez. Indeed any information on the entire subject that those who possess it will communicate through the Press to the residents of those provinces would, we believe, prove very acceptable."

NEWS-LETTERS.

(From our own Correspondents.)

GOA, 14TH NOVEMBER.

On the 10th instant His Excellency Count de Torres Novas, Governor General, left this accompanied by two A. D. Cs. and some other gentlemen of this city for a visit to the Province of Sattary. His Excellency arrived at Sanquelim the same day, where he was received with due honours, same night went to Masordem, where he rested some hours at an Scott's bungalow; thence went on the same night to visit Mr. Hayne's plantations where he arrived the next morning; thence came back to Masordem that evening. On the 12th His Excellency went to Coddal to see Mr. Gossett's plantation, and thence went to Santarem to see Mr. Gassett's other plantation. On the 13th went to Valpoy to examine hydraulic works of plantations, and same evening went back to Sanquelim and embarked that night for Pangim, where he arrived on the morning of the 14th. His Excellency enjoyed good health during this rapid visit, and returned very much pleased with the grand progress which he saw in all the plantations, but principally with the coffee plants which have grown well and promise much.

Everywhere His Excellency was received with demonstrations of sympathy and respect by the authorities as well as by the planters and people of that remote province and every one was rejoiced to see him.—*Government Boletin.*

MADRAS, 17TH NOVEMBER.

THE *Sydney* left this last night for your Port, the Marine Department having secured the *Arabia* for the trip to Masulipatam. All day yesterday the authorities were busily engaged in getting the *Arabia* ready, and at a late hour last night she sailed with all the provisions, medicine, &c. specified in my last. She gets rupees two thousand per diem while on this employment. Yesterday evening in the Banqueting Hall at a meeting presided over by Sir William Denison, nearly rupees 15,000 were subscribed on the spot for the relief of the sufferers in the Northern Division and at Cuddalore. The Hon. R. O. Campbell, of Messrs. Binny & Co.'s firm, suggested that the money lying idle belonging to the Conjeveran Weavers' Fund should, at the consent of the Donors, be diverted for the relief of Masulipatam. The Governor, however, did not consider the proposition a good one, but his objection, which was based on the possibility of the money being required by the weavers, seemed to me to be defective, inasmuch as Dr. Shortt lately reported that the distress in the weaving districts had subsided. According to Mr. Campbell there is a sum of rupees 30,000 remaining from the rupees 80,000 which you sent us. Mr. Campbell further suggested that the Madras Collections for the distressed in Calcutta should be diverted, but this again was objected to, as Sir W. Denison very properly remarked—"the Calcutta people might naturally complain if money bestowed for one specific object were thus appropriated for another. It was far better that we should ourselves raise a district fund by contributing each according to his means." Sir William headed the subscription list with Rs. 1,000 and Lady Denison gave Rs. 500. The mercantile firms each gave a thousand rupees.

The first concert given by the Philharmonic Society on Tuesday evening was a most complete success and delighted every one. It is a very great credit to Madras that there should be found so many ladies and gentlemen willing to cater for the amusement of the public. We are to have another concert very shortly,—some say on Tuesday week,—in aid of the sufferers at Masulipatam.

You have heard no doubt of Sir William Denison's little piece of insubordination in connection with the Indian army. He is said to take the matter quite coolly, and is perfectly indifferent to consequences. One cannot help admiring the manly and independent spirit which dictates such a line of conduct; while at the same time we regret that he should have come into collision with the Home Authorities. Opposition of the mildest form, is, we know, strongly disconntenanced at home; notwithstanding this, however, I do not think it likely that the Home Government will allow Sir Charles Wood to recall the Governor of Madras. The important services which he rendered in Bengal last year during the frontier war are well known and appreciated at home. *On dit* that Sir Charles Trevelyan comes back here as Governor when Sir William Denison's tenure of office expires. The last mail brought this news out, I don't know what truth there is in it.

We have got an excellent native Photographer in Madras just now. He was on Captain Tripe's staff and accompanied that officer in all his expeditions in the Madura and Arcot collectorates. The man is at present employed in taking a series of views of the Madras Railway. He will traverse the whole line, obtaining views of the surrounding country and objects on the line that may appear of interest.

OOTACAMUND, 15TH NOVEMBER.

THE great domestic topic of the past week was the concert given on Thursday last in aid of the Calcutta Relief Fund. The entertainment was originally to have taken place at Sylk's Hotel; but the scanty accommodation which it afforded, induced the managers to engage the large room belonging to Messrs. Wilson and Co.'s establishment. The good taste and variety of the programme, and the pleasant relief it promised to the prevailing dreary monotony, attracted a large and respectable audience bent on enjoying the intellectual delicacies which had been prepared for it. [illegible] *Barbiere*, *The Bride of D[illegible]*, [illegible]ntasia on Mendelssohn's *Gre[illegible]*'s *La Charite*, which was per[illegible] most accomplished pianist. The Zo[illegible]natic song, *My Sailor Boy*, which followed, was sung with exquisite sweetness and pathos by Mrs. Wright, and greeted with loud encores and enthusiastic cheers from the company assembled. I cannot find space to enter into the details of the concert, or to specify the merits of each individual performer; but I can scarcely omit to notice the marked success achieved by Mrs. Orr and Colonel Primrose, who established their reputation as highly accomplished vocalists. Kucken's *Abschied der Schwalben* and *Se un istante* by Mercadante gave them an opportunity of displaying their rare powers, and delighting the audience, who marked their appreciation of the pieces by rounds of applause. Altogether the entertainment passed off in the most brilliant manner. In most performances of this description, we must be content to accept the will for the deed, and leave criticism with our tickets at the door; but we must confess that the excellence of the performance on Thursday last far exceeded our most sanguine expectations. It is only to be regretted that similar evening entertainments are not of more frequent occurrence. Possessing amateurs of no mean order, Ooty should be one of the gayest little places in the presidency; the reverse is, however, the fact. It is to be hoped that the disastrous news, which from time to time reach us, of the suffering and misery consequent on the inundations which have recently occurred in our own Presidency, in the South Arcot and Kistna districts, will induce the amateurs to appear once more before the public in the interests of humanity.

There is now every probability that our rivers and lakes will be turned to a profitable account, and be made to furnish us with a valuable article of food. Piscine delicacies will, doubtless, in the course of years, form a portion of the Ootean's diet. It is now in contemplation to introduce some of our hardier English fish into the streams of the Neilgherries, and Dr. Day, who is now in England, has been commissioned by Government to make arrangements respecting the transit of the ova, and to superintend the preparations necessary to be made on the Hills for the receipt of the spawn. Dr. Day suggests that the experiment of ova should be confined to that of the trout, as the rapidity with which the ova of perch are vivified, would endanger the success of the experiment. Live perch may however be sent round the Cape in tanks without much risk. The Governor has sanctioned £100 towards the cost of the experiment, which will probably be made on Dr. Day's return, should it prove successful our other delicate English fish will doubtless be gradually introduced.

His Excellency the Commander-in-Chief left Ooty this evening on his tour of inspection.

BOMBAY.

THE Police Superintendent of Ahmedabad has successfully passed his examination in the Gujratee language.

MAILS for Ratnaghurry, Vingorla and Goa, per steamer *Telegraph*, will be closed to

...Previous to the formation of the Staff Corps, all promotion in the Service was made on the uniform principle of rise by Regimental Seniority; and under no circumstances whatever could substantive rank and pay be otherwise obtained. Now, however, many Officers are constantly promoted through length of Service to higher substantive rank and pay while their juniors have been granted only Brevet rank without additional pay. It has been urged by the Government of India, and concurred in by the Secretary of State for India, tary of State for India, "that it is desirable that all Officers holding similar appointments in respect to rank, position, and duties, should be on the same footing as regards emoluments:" yet in the face of this very just opinion, so clearly expressed, your petitioner is liable at any time to serve regimentally with a Staff Corps junior of the same standing, but who will nevertheless receive very much more pay than your petitioner, in consequence of the Staff Corps rank being substantive, whilst that granted to your petitioner is only Brevet. It is needless to point out what jealousies and heartburnings such glaring distinctions must necessarily engender.

Your Petitioner begs further to point out the confusion that must exist under the new organization, exists in the position which Officers' Widows are entitled to receive from the "Military Funds." The Widow of a Lieut.-Colonel in the Staff Corps is entitled to the Pension accruing to the rank her husband held, whereas the Widow of a Brevet Lieut.-Colonel, who may have subscribed to the Fund for a much longer period, is very possibly entitled to the much smaller Pension of a Captain, or at most of a Major's Widow. These contingencies which there must necessarily be very many cases, have been brought about entirely by the new creation.

7. Your Petitioner has patiently sought redress of injuries which he has now been suffering from for nearly a Year years, but up to this period has sought in vain, and he, therefore, must now trust to your honorable House, relying on the guarantee so considerately and judiciously given being thoroughly fulfilled. Nearly all the injuries sustained are attributable entirely to the formation of the Indian Staff Corps, in the organization of which, measures were introduced which unfortunately, completely upset the rules regarding promotion previously in force, and guaranteed to the Service by Parliament. The formation of these Corps, whilst conferring considerable benefit on some Officers, caused extraordinary to the prospects of from a thousand to fifteen hundred Captains and Senior Lieutenants; and it is as one of those so seriously injured that your Petitioner now seeks redress. This can only be effectually obtained by either the thorough dissolution of the several Staff Corps (which will necessarily engender great discontent amongst those Officers who have derived benefit by their organization,) or by extending to all Officers who were in the Indian Army previous to the amalgamation, promotion to substantive rank with all retrospective advantages on the same terms as is granted to Officers of those Corps.

Your Petitioner humbly begs your Honorable House to take the case of your Petitioner into favourable consideration, and your Petitioner will, as in duty bound, ever pray.

Station and date. Usual Signature and Rank.
Regiment.

OFFICIAL PAPERS.

(From the Englishman, November 4.)

MR. ARBUTHNOT'S MINUTE ON THE GOLD CURRENCY.

Notes on the Charles Trevelyan's Minutes on a Gold Currency for India, dated the 26th June 1864.

THE question of the adoption of what is usually termed a double standard, but which would be more appropriately designated an alternative measure of value in the currency of a country is always a difficult one; but the proposition established with respect to the currency of India is further complicated by its novelty, both in respect to the object to be attained, and the mode by which it is hoped to accomplish it.

In other countries, with the exception of the British colonies, the measure sought to be attained has been to allot such a proportion of gold and silver to the current national coins, considering respectively of those metals, as would maintain the relative value between them at a certain denomination of account. In India it is proposed to legalize the currency of the existing coins of two different countries, whose money of account has nothing in common. In other countries, and in the British colonies, the principle aimed at has been to give a nominal concurrent value to coins of the two metals, according to the average value which gold and silver bear to each other in the general market of the world. In India it is proposed to follow a market of its own, by local considerations, uncertain in their effect, if possibly of an evanescent character.

Before discussing this particular measure proposed by Sir Charles Trevelyan, it may be desirable to clear the way for it by a brief review of the preliminary steps necessary to introduce it as it rests on points of general application.

It may at once be conceded that the substitution of a gold for a silver standard, if it could be effected without violent disturbance, and without serious evil consequences, would be unobjectionable on principle in regard to its effect on existing contracts. Though the precious metals have greater fluctuations in their value than any article of merchandize, and are on that account adapted as the best regulators of prices, they are liable to fluctuations in respect to the proportion which they bear to each other, and to commodities generally, and it would be impossible for a private subscriber to regulate the amount that a debt contracted for a payment in silver, should never be discharged by its equivalent of any given period, in gold. On the same consideration no alternative measure of value, if nicely adjusted, would be objectionable in principle.

We may dismiss, in reference to this part of the question, all conjectures regarding the future supply of one metal or the other. Sir Charles Trevelyan's anticipation of a diminution of the supply of gold from the discovery of the world has not hitherto been any alarming indications of a great alteration in the production of gold and silver. It is said that the supply of silver is decreasing, and that the increase arising partly from the discovery of new mines of that metal in California, and partly from the increased facility of extracting silver from the ore in consequence of the application of quicksilver, has been more than counterbalanced by the exhaustion of other mines, though new gold fields have been discovered, the yield from those of Australia has decreased, and this fact would seem to confirm the experience of former days, that gold lies nearer to the surface of the earth, and is more easily exhausted, than the veins of silver. The relative value of these metals will be governed ultimately by the amount and quality of the labour employed in their production. In the meantime, their comparative value affords the ready rule to guide, and therefore not confirm the opinion entertained by Sir Charles Trevelyan on the subject.

We may in like manner dismiss speculation on the supposed superiority of certain forms of currency as applied to different stages in the growth of a nation. Sir Charles Trevelyan considers that a natural law exists by which the currency passes from rude materials, first to silver, then to gold, and ultimately to paper as the representative of gold. But there is no example of this progression in the commercial history of the world, in Great Britain, in France and in the United States, the use of a paper circulation existed (sometimes to excess) before the adoption of a gold standard; and a sound paper currency may be founded on the basis of either metal indifferently.

The subject matter for consideration is eminently a practical one, though it is unusually entangled by a variety of extraneous elements, which suggest motives for caution rather than confident speculation.

The movement of the precious metals since the discovery of new gold mines has been governed by many contingencies, not now ascertainable or to be foreseen, and which may include success to the vast development of the commerce of the world arising from the establishment of free trade in Great Britain.

If it be true that the world remained the same, the natural effect of the gold discoveries would have been a redistribution of the precious metals throughout the currencies of the world. After providing for a circulating medium among the new nations that have arisen in the course of the last three centuries, the surplus metal would find its way into the currencies of countries which are based on a gold standard. It would do so even in countries having a mixed circulation; and the substitution in such countries of gold for silver to a certain extent would not have arisen if the internal trade of the country had been alone in question, or if the machinery of the mints had been sufficient to have met the demands for the coinage of silver periodically remitted from England in large quantities for payments due from England, which will probably continue so long as the present unusual demand for cotton lasts.

The proposal is to meet this pressure by declaring sovereigns a legal tender in India, as the equivalent of ten rupees; and a variety of Returns is furnished to prove that by a comparison of prevailing prices between gold and silver in India there is a probability that sovereigns will freely pass in payments at that rate. The Returns themselves, even if the conclusions derived from them are correct, do not seem to me to prove that, with every allowance for the peculiar condition of the bullion trade in India, the price of sovereigns at Calcutta (either British or Australian) is such as to allow of their importation in large quantities for the purpose of circulation at ten rupees. An examination, however, of the Statistical Tables raises doubts regarding the completeness of the calculations comprised in them, and the general conclusions founded on them appear to me to be altogether erroneous.

The information on which the scheme in the Minute is founded is mainly derived from the paper furnished by Mr. Dunlop (Appendix No. 8.) This gentleman appears to have collated with intelligence, and, I have no doubt, with great accuracy the returns accessible in India of the imports of gold and silver and of their relative prices.

Reasoning founded on statistical complications is, however, proverbially delusive, unless attention be given to collateral facts. No sound conclusions can be formed from average taken from monthly statements of the prices of gold and silver without information regarding the amount sold in each month, and the circumstances under which each remittance was made. A merchant or banker is not governed in his dealings by averages but by his calculation of the immediate profit to be derived from each transaction. The flow of the precious metals is governed by the exchanges, and a turn of 1 per cent in them might be sufficient to send gold from one end of the world to the other. Take, for example, the price of Australian sovereigns at Calcutta in the last three fortnights of 1863, viz., 10 rupees 5 annas, 10 rupees 1 anna 6 pies, and 10 rupees 1 anna; the average of the three quotations would be 10 rupees 2 annas 2 pies; but supposing sovereigns to the extent of 150,000*l.* were sold in the first fortnight, and to the extent of 50,000*l.* in each of the following fortnights, the price realized for the whole would be 10 rupees 3 annas 6 pies. Something of this sort actually occurs in trade.

The remittance of sovereigns from England to India is governed by the price of silver and the quantity procurable in London at the time and the price at which bills on London can be purchased in India. Gold is sent in order that the value may be returned, with profit, in the shape of bills.

In the month of December 1863 the price of silver in the London market rose to 5*s.* 1*d.* Not only, however, was the price high, but the quantity in the market was insufficient for the amount of remittances required. Time is precious in mercantile transactions, and those who deal in the business of remittance and exchange could not afford to wait for expected arrivals. Gold was therefore sent in place of silver; and I learn, from a Return of the Custom-house, that the large amount of 342,615*l.* in gold specie was shipped for Egypt on the 9th of December, 1863, the bulk of which was destined for India.

Mr. Dunlop comes to the conclusion, from calculations founded on average prices, that British coined gold can be laid down in Calcutta at rupees 10-4 10 per sovereign. I have ascertained from the Manager of the Oriental Bank that the actual cost of sovereigns sent to India by that establishment in 1863, was at the rate of Rupees 10-3-4. The difference is important because it is upon differences as these in the Minute on the economy of direct transmission of gold from Australia to India. There is no doubt, a saving of expense under existing circumstances in ado ting that course; and that merchants are not slow to avail themselves of the advantage, is shown by the fact that out of imports of gold into India, amounting to nearly 3,000,000*l.* in the year 1863 more than two-thirds were drawn from Australia. Yet more is deduced from this same fact than the warrant. No allowance is made as a set-off against increased freight, for the charge for refining gold in Australia, which is higher by 1 per cent. than that of the London refineries; no reference is made to the rise in the price of gold in Australia in consequence of the Indian demand; and sufficient consideration is not given to the circumstance that, notwithstanding the facilities afforded by the Australian market, it has yet been profitable to our mercantile to send gold direct from London one-third of the gold required in India.

I dwell upon this point because it appears to me that the prime fallacy in the proposed scheme is founded on the sentence of the Minute that :—

"The sovereign must be rated, not with reference to its value in England, but solely with reference to the cost at which it can be obtained from the cheapest source of supply, that is, from Australia."

The whole question turns upon this assertion, and it is important to examine it; because, if it be a fallacy, all the authorities consulted in India by Sir Charles Trevelyan, appear to concur in it, with the single exception of the Honourable Chas. Brown, whose letter is published (Appendix No. 9) with candour, but without the attention which it deserves.

It might be a sufficient practical answer to this suggestion to observe that if the importations of treasure into India are to go on at their present rate, and if the proposed measure were to bring about the expected result of inducing the transmission of gold in preference to silver, Australia could not supply more than one-fourth of the annual requirement, even if the whole of its produce of gold were sent thither. It is shown in one of the Tables in the Appendix to the Minute that the amount of treasure imported into India in 1863-64 was 26,147,260*l.*; and it is shown in the Minute itself that the produce of the Australian colonies in 1862 was only of the value of 6,685,192*l.*, with "a decided tendency to fall off."

It may further be observed, that the gold imported into Great Britain in charge, in the course of trade, from almost every country, and that Australia supplies but a comparatively small proportion of the amount. According to the returns of the Board of Trade the value of the registered imports of gold bullion in 1863 was 19,142,655*l.* Of this only 6,995,368*l.* was derived from Australia. A great part of these general imports is employed, through the operation of the exchanges, in acquiring silver for transmission to India: and if, by an alteration of the currency, gold should come to be the preferable medium of remittance, gold would be sent direct to India from England, instead of being used circuitously in the purchase of silver.

The principle involved requires, however, further investigation, and I propose to direct attention to the experience to be derived from the proceedings of other nations which have adopted a mixed currency, and to draw inferences from what appears to prevail in those countries. I refer, in particular, in detail, to the case of the United States. From the proceedings of that Government afford a striking illustration of the effect, on a currency, of small errors in the ratio of relative value, and because the history of those proceedings is not correctly quoted in the Minute.

The Act of Congress for the regulation of the currency of the United States was passed in 1792. It enacted that "there shall be from time to time coined dollars, or units, each to be of the value of a Spanish dollar, and to contain 371¼ grains of pure and 416 grains of standard silver." The Eagle (or 10-dollar piece) coined after this, contained 247½ grains of fine gold.

It not to be unworthy of remark that Congress in its first search for the 'almighty dollar' deviated from the coin proposed for their model, as the average contents of fine silver in the Spanish dollars was about 376 grains. The monetary system of the United States began therefore with a departure from the principle of the currency to the extent of more than 1 per cent.

It will be observed that the relative valuation of the gold coin to the silver dollar gave the proportion of 1 of gold to 15 of silver; and as the average relation of the two metals to each other in the general market was at the time as 1 to 15·7, gold was undervalued in the currency, and the new silver dollar became the practical standard of value in the United States. This state of things continued until 1834, when an Act was passed reducing the contents of fine gold in the Eagle to 232 grains, thus altering the proportion of gold to silver in the currency from 1 to 15 to 1 to 16. Gold being thus over-valued became the general medium of exchange, and a further depreciation of the currency was established. Subsequent Acts altered the proportion of alloy in the two descriptions of coin, but made no appreciable alteration in their relative contents. After 1834 the quantities of gold taken to the United States' Mints for coinage greatly exceeded the quantities of silver, and the coinage of the silver dollar and its sub-divisions was limited to the requirements for circulation of the lower denominations. This system of coinage of silver under this system was expensive no material inconvenience appears to have been felt until after the discovery of the gold mines of California, when the relation of the two metals to each other was altered to an extent which rendered it profitable to collect the small silver coins for exportation. To remedy this evil an Act was passed in 1853, not altering the old silver dollar (that is, the whole dollar), but authorizing the coinage of half-dollars and lower fractions of a dollar, at the rate of 192 grains for the half-dollar in silver of nine-tenths fineness, which should pass for a limited tender of payment on the principle of the token coinage of Great Britain. After the passing of this Act the coinage of entire silver dollars fell into disuse, and the last coin of this description was issued in 1857. Legally, therefore, the double currency of gold and silver still exists in the United States; but gold became the practical measure of value, until displaced by the recent excessive issues of Government paper-money.

In France the attempt to establish a double medium of exchange, as more nearly adapted to the comparative value of the two precious metals. The proportion adopted was as 1 of gold to 15½ of silver. At these rates silver was the cheaper tender of payment until after the new discoveries of gold; but the difference before that event was not so great as to preclude the use of gold entirely and it passed current at a varying premium. In certain conditions of the Exchanges gold passed between London and Paris in adjustment of payments; and the same has also been known to make several journies in these transactions.

It is unnecessary to refer to other European countries in which a similar system has prevailed; and it is sufficient to observe that, under its operation, gold and silver were both available for the adjustment of mercantile transactions on the continent of Europe.

I will, however, make a passing remark on the application of this principle to the currency of the West Indies, because Sir Charles Trevelyan has called attention to a paper written by me in 1858, in which reference is made to the subject and because the arrangement of 1838 for the regulation of the currency of the British Colonies, in that part of the world, affords the most perfect example on record of a successful adjustment of a mixed currency. The arrangement is so fully described in the extract from my paper (Appendix No. 7) that it is unnecessary here to repeat the details.

Sir Charles Trevelyan has referred to my labours under him, and with him, in and for the public service, in terms so gratifying that I am sorry to find myself in opposition to him on the present occasion. But I cannot refrain from attributing to him much from me in our mutual discussions on financial and other public matters; and he will not, I feel sure object to my stating that I regret the use made of this document, which does not, I think, bear out the inference which he derives from it.

The paper from which the extract is made was written for the purpose of proving that the arrangement, which was successful in the West Indies, was inapplicable to the Colony of Hong Kong, and for like reasons I consider it inapplicable, under existing circumstances, to India. I think that the extract itself shows that the conditions, which rendered the transition from a silver to a gold currency in the West Indies easy and unobjectionable, are not to be found in India. In the West Indies coins of the two metals were rated for circulation on a fine calculation of their relative value; and British silver, which combining with the relative valuation, represented fractional parts of both descriptions of coins, constituted, as it were, a pivot, on which a change from one to the other could be made, without derangement of contracts of current business. In India both these ingredients are wanting. There is no recognized relative valuation of gold and silver coins to form the foundation of a change, and there is no subsidiarie coinage which can be adopted equally to the current money of India and Great Britain.

It will be obvious that, in all the foregoing cases, a common prevailing price constituted the basis on which the regulation of the concurrent use of gold and silver coins was attempted, and that the practical results have depended on that prevailing price and its latter variations. The currencies of France, of the United States, and of the West Indies were influenced by a common cause.

We find no room for speculation on the sources of the supply of the precious metals. Before the recent discoveries, the principal supply of gold was derived from the Ural Mountains; but it was not found that gold, for per-

* I may, however, observe that the table of the selling prices of bar gold and silver of standard quality in London is calculated to convey an erroneous impression. The prices of gold which Mr. Dunlop quotes are evidently those of what is technically called "bar-gold parting," that is, gold containing silver in the alloy, which has been parted in the refinery. Generally speaking, it means Australian bar-gold, which, on account of the silver contained in it, bears a higher price than standard gold of the quality that is taken to the Mint.

manent and practical purposes of regulation, was cheaper in the countries bordering on Russia than in America.

Gold derived from America is constantly sent back from London to the Brazils in the course of trade. In 1863 gold of the value of 2,707,857*l.* was sent from Great Britain to Russia, a gold producing country; and re-imports thence of the value of 301,512*l.* occurred in the same year. When once sent on its travels, the original attributes of peculiar value is lost, and gold of the same quality becomes of the same value whencesoever it may be derived, and whatever may be the cost of the labour which produces it.

On what ground, then, is it supposed that the general law is inapplicable to India? and in what way are we to account for the undoubted fact that gold is relatively cheaper in India, as compared with silver, than in London?

The apparent anomaly is owing to the exceptional position which India holds, and is easily accounted for.

Silver is the standard and the regulator of prices in India, to the entire exclusion of gold as a measure of value. It is so generally in the East. Except in the comparatively small communities of Ceylon, Mauritius, and Manilla, and doubtfully in Japan, gold hardly enters into the currencies of the vast regions eastward of the Cape of Good Hope and northward of Australia. It follows that it is comparatively depreciated there when measured by the silver money of those regions. The material of that money, purchased with gold in London, must bear the charges of freights, insurance, interest, and mintage amounting, in India to 6¼ per cents. (as correctly shown in Mr. Dunlop's paper), before it can be brought into circulation in India. It is by this silver measure of value, thus enhanced in price, that the cost of the Australian sovereign is estimated in the Colony, and is valued by the other.

Remove the impediment to the concurrent circulation of gold with silver, and the cause of this difference of value between the two metals in the West and the East will disappear, and there will be a tendency to the assimilization of the general rates of the bullion market in both quarters. It is therefore, the price of silver in London, and not the price at which sovereigns can be laid down at Calcutta from Australia, that is estimated in present currency of India, which should be regarded as the point for consideration in this matter.

And this constitutes the main difficulty in devising any measure for the introduction of a gold currency into India. Experience is wanting for a guide. During the first half of the present century there was little variation in the comparative value of gold and silver. The normal price of silver of British standard in London was about 60*d.* the ounce. The new discoveries of gold disturbed this relation, and the price of silver has of late years been subject to so much fluctuation that it would be difficult, now, to fix an average for the concurrent circumstances of coins of the two metals. But this is not all. Although the ultimate value of gold and silver must as before observed be derived from the value of the labour employed in their production, their immediate price is governed by the law of supply and demand to an extent, and sometimes for a prolonged period of time exceeding that which applies to other commodities. The price of standard silver in London has been mainly influenced of late years by the abnormal requirements for India. When the demand for transmission of silver thither has been great, the price in London has risen; when it has temporarily ceased it has fallen—on one occasion even to an extent which touched the point at which it would have been profitable to export silver to France. Any measure, therefore, which would lead to the practical employment of gold in preference to silver in the currency of India, would cause a cessation in this demand, and lead to a reaction in the upward tendency which has of late prevailed in its price as compared with gold.

On this ground, it would so seem to be rash to attempt, at the present time, any permanent regulation, which if effectual for the establishment of gold as the currency of India, must be of doubtful tendency, and if ineffectual, would be simply delusive, and therefore not creditable to the foresight of Government.

A tentative and experimental course would seem the wisest policy in this intricate matter. I understand that the Secretary of State proposes to authorise the receipt of sovereigns at the rate of 10 rupees each in payment of the revenue. Although the measure will be attended with no currency to British money at this rate at the Presidencies, it may lead to its increased use in the Provinces, where, on account of the convenience of transport, it will find its way on those occasions when gold is officially recognized as currency in any part of India; it may perhaps be received in payment at the Presidencies at a varying premium just as gold formerly passed current to a limited extent in France. The experiment is worth a trial, and will afford a sure test of the various speculations which have prevailed on the subject.

It might tend to afford relief in times of pressure, if the principle were extended to the issue of notes in exchange for sovereigns deposited at the same rate. If such notes were allowed as a temporary expedient on the condition of allowing the depositors to redeem their gold within a limited period, the difficulties arising from the delays in the transportage of silver might be greatly alleviated. The transaction would be as safe for the Government as the receipt of sovereigns in revenue payments. It will be seen that the practical objection to which Sir Charles Trevelyan refers in an extract from a paper of mine would not apply to an issue of notes on a deposit of gold for an amount below its intrinsic value. The objection, entertained by Mr. Wilson on the subject, on which Sir C. Trevelyan dwells, is at best more a theoretical than a practical one, not borne out by the experience afforded by the practice of the Bank of England; and it will probably be admitted that a measure which may be a gain to the mercantile community, by giving them the command of money when needed, will not result in "pure loss" to the Government.

(Signed) G. ARBUTHNOT.

Treasury, Whitehall, September 16, 1864

MADRAS.

ON the motion of the Inspector General of Police, Government have resolved that grave objections attach to the practice of employing Revenue peons and other persons in serving criminal processes in Criminal cases, which, except in very exceptional circumstances, should be entrusted to the Police. All Magistrates of Districts have been directed to give effect to the Government orders against the practice.

THE Right Reverend the Lord Bishop submitted an application from Bangalore praying for a Government grant of 7,000 Rupees in aid of building a new Church, said to be much needed in Shoolay, Bangalore. The project was first mooted in 1861, and of the moiety to be contributed by the residents 4,000 Rupees have already been actually collected at the Station. The following order, dated 8th instant, was passed on the subject :—

The Governor in Council regrets that the demand upon the State for expenditure upon public works during the ensuing official year are likely to be so numerous that there is no probability of funds being available for the purpose referred to in the foregoing letter. The inundations which have recently occurred at Cuddalore and Masulipatam, and the injury which has been done to the public works in Tanjore, will entail on the Government an amount of expenditure which will absorb a considerable portion of the funds available for public works.—*Id.*

WRECK ON THE BYRAMGORE SHOAL.—The Superintendent of Marine has published the following letter to his address from the Master Attendant at Cochin, for general information :—

I have the honor to report for our information that the Steamer *Bushire* returned from her trip to the Byramgore Shoal this morning. Captain Cameron courteously placed at my disposal an extract of his log which is hereto annexed.

2. From the description of the hull given me by Mr. Turner, the Chief Officer of the *Bushire*, who boarded the wreck; and from the quality of the stone ballast which was found in her hold, I am almost convinced that it is the wreck of the Ship *Sultana*, Captain Rice, which was lost on the Byramgore Shoal on her passage from the Mauritius to Bombay, about the middle or the end of 1862.

3. It may be desirable that the description given of the state of the wreck should receive wide publicity, as well as as my surmise of what I am led to believe it is, as ships passing the danger and sighting the wreck will always report the same, and which may lead to the recurrence of a like undertaking as that made by the *Bushire*.

JOHN CASTOR, Master Attendant.

Cochin, Master Attendant's Office, 9th Nov.

Extract of the Steamer *Bushire's* Log, Captain E. F. Cameron, on her trip from Cochin to the Byramgore Shoal.

At 1-50 P. M., made a ship from the mast head, bearing W. ? S.; steered for her, which on nearer approach proved to be the wreck. At 3 P. M., saw breakers—also saw two Country boats anchored on the reef near the wreck.

At 4 P. M., sent the Starboard Cutter armed, in charge of the Chief Officer, with the Carpenter, Gunner, Syrang, and five Lascars, to ascertain the prospects of saving the ship or cargo. The boat when about a mile from the wreck got into 1½ fathom water, then one fathom, then three feet, and, as it neared the wreck, two feet. Found that the wreck was on the West side of the reef, with two feet water round her, and the boat could not approach her, the bottom being coral, and sea breaking round the wreck. Got the people from one of the Country boats to take us through the reef in their small canoe. Left the Ship's boat in charge of the Gunner. The Chief Officer Carpenter, and Syrang proceeded to the wreck.

Found the three last letters of the Ship's name on her stern, which were NNA. the rest being gone and washed away. Went on board and found all her decks gone. Poop, main, and between decks, all clean gone. In her bottom was a quantity of stone ballast like boulder stones. The ship was lying on her starboard bilge. The Port bow stove in also all along the port side forward. The fore and main topgallant masts were gone, the mizen standing. The three lower yard were aloft; all the rest gone. The partners of the lower masts were gone. The masts hanging over to Starboard, and hanging by the Port rigging; some of the lanyards of which were parted. Topmast rigging all adrift and hanging to leeward. The anchors were both down. Finding that we could do nothing to the vessel, and nothing on board of her to save, returned to the steamer, and proceeded for Cochin.

The ship appeared to be a Bombay ship. Her rigging was all Coir. She was about 10 or 12 hundred tons, must have been a very strong ship to stand being lifted into such shoal water. She apparently had been coppered, but it was all stripped off. There had been sheating under the copper, about one inch broad, between which and the planking was chunam! The sheathing was all stripped off, with the exception of some pieces under the counter. The natives in the fishing boats could not talk Hindoostanee, but some of the Lascars un lerstood from them that the ship had been there four months, the crew with their effects having gone to Mangalore at that time.—*Id.*

THE PUNJAB.

WE feel sure our readers will be as much pleased as we are to hear of the success of Sir John Lawrence's fete to the soldiers forming the garrison of the capital of the Punjaub, and their wives and children. The following details have been kindly furnished to us in a letter from Lahore :—

"The fete given by the Viceroy, to the soldiers of the Meean Meer garrison, came off on Thursday, Friday and Saturday last.

The two first days were occupied by games and sports and trials of skill amongst the British and Native soldiery in garrison. There were pony races, and foot races, races in sacks and with chatties of water on the head, jumping of all kinds high and long, tent-pegging, cutting the lemon, riding at rings, &c. The greatest good humour and enjoyment prevailed amongst all ranks. There were tents and booths in which the great Africa (I)n Lion and the Polar Bear were exhibited to admiring audiences, some of them not a little distinguished. Sir Robert Montgomery, accompanied by some of the grand folk from Annarkullee being amongst the visitors to these shows.

The men seemed thoroughly to enjoy themselves, and behaved themselves exceedingly well. Nothing approaching to disorder occurred on any of the three days.

On Saturday, the 5th, at an early hour the soldiers of the Royal Artillery and 90th Regiment, together with their families went down to the Shalimar gardens. They went down early and enjoyed themselves at all sorts of games during the forenoon, at half past 3 they all sat down to a most sumptuous feast of good things in the shape of rounds of beef, hams, fowls, pudding (plum), tarts and fruit, a plentiful supply of beer being at hand wherewith to wash down this substantial fare.

After the men had plied ther knives and forks with considerable effect for an hour or so, the Serjeant-Major of the Royal Artillery called upon the soldiers to drink the health of her most Gracious Majesty the Queen.

This was responded to in thorough British style, the band playing the National Anthem.

After the cheers, long and lusty, had subsided the Serjeant-Major of the 90th rose, and in a very appropriate speech proposed the health of the Viceroy, Sir John Lawrence. He reminded the men of the many acts of considerate kindness which His Excellency had done for them since he came to govern India, how thoroughly he had at heart all that concerned the soldier's welfare. How he had increased the allowances to their wives, and had partially provided for the transport of their families from station to station when regiments moved in relief, and concluded by asking all to join in three times three for the generous giver of the day's entertainment. The men received the reminder of each act of the Viceroy's government with loud cheers, and when the Serjeant Major concluded the air rang with the deafening cheers of upwards of a thousand British officers and men.

Mr. Cooper, C. S., Commissioner of Lahore, being the senior representaive of government present, returned thanks on behalf of the Viceroy. Those who know Mr. Cooper will understand that he did not lose so good an opportunity, and his sharp and pointed allusions raised roars of laughter from the men and women present. Their only regret being that his excellent speech so soon came to an end.

The Serjeant Major of the Artillery, next proposed in a short and soldier-like manner, the health of *the Commander-in-Chief*, to which words he simply added, the *soldier's friend* the men responded heartily, one man adding his most fervent wish "and may he have as good a dinner every day as I have now had"!

Colonel Money, Royal Artillery, commanding at Meean Meer, then rose and in an excellent speech, delivered in a clear ringing voice, returned thanks on behalf of His Excellency. The gallant Colonel, who seemed to be a great favorite with his men, took the opportunity of telling the men how exceedingly gratified the Commander-in-Chief would have been to witness the excellent behaviour of the men during these three days' festivities, and told them they ought to be proud to know that not a single instance of disorderly conduct had occurred.

After this the men of the different corps insisted on drinking the health of their respective commanding and favorite officers, all and each of whom in turn made them a short address, some grave and some gay. Captains Hawkins and Mercer of the Horse Artillery being especial favorites. The whole of this passed off with the greatest good humour and good feeling. There were many ladies present, wives of officers and others, and judging from their merry faces they seemed to enjoy the whole thing quite as much as the soldiers.

Soon after the speeches came to an end, dancing on the green commenced, and was kept up with the greatest spirit till about 6 o'clock, when the whole of gardens were illuminated with variegated lamps and stands of lights of all shapes and sizes. This was done by Captain Hall, Deputy Commissioner of Lahore. The fountains were also set agoing, and the scene at half past 6 was perhaps one of the pleasantest and most truly gratifying to an Englishman that can be well imagined.

The thorough enjoyment which was plainly visible in every face; the perfect decorum, which prevailed told that the British soldier who can be alive in war, is equally capable of enjoying the peaceful pleasures provided for him by kind and generous governors.

The soldiers began to leave the gardens by twos and threes, the whole of the women and children were conveyed in carts, some of which were kindly supplied by the civil authorities of Lahore, and others by the Indian Carrying Company.

Most of the arrangements for this fete were carried out by a committee of serjeants. The whole was got up in about five days, and you may imagine how successful was the result when I tell you that exclusive of women and children upwards of 900 men dined in the gardens. There were 800lbs. of meat on the tables exclusive of hams, fowls, &c., &c., vegetables, sweets, fruits, &c. An allowance of two quarts of beer per man was granted to be drank at different times between 12 noon, and 6 P. M., but I don't believe anything like that quantity was consumed. The men knew that they could have two quarts, and most were content with one.

The officers of the Royal Artillery and 90th had refreshment tents pitched and cold collations ready for the visitors and their friends.

The officers of the 6th Native Infantry very kindly lent their band for the occasion.—*Delhi Gazette, Nov.* 15.

SIR JOHN LAWRENCE ON THE EUROPEAN ARMY.

(From the Hindoo Patriot.)

SOME time since we stated that Sir John Lawrence had proposed that the European force in India should be reduced; and in an article on the subject, we supported the proposition, because in our opinion, the reduction was both feasible and desirable; feasible, because the necessity for the maintenance of a large army no longer existed; and desirable, because the people were groaning under the burden of taxation. The abandonment of the annexation policy was calculated to conciliate chiefs and princes, who from fear of being deprived of their power and possessions, might be led to form a combination to overthrow the British Empire; and if the people generally were not heavily taxed, one of the chief causes of discontent would be removed and they would be indused to remain loyal. We have over and over again said in these columns that our Government could not possibly be guilty of error or mistake than to suppose, that the safety of the Empire depends on the maintenance of a large European Army. A country like India, peopled by so many races of men, most of whom are distinguished for their warlike habits, could not for a single moment be held by mere physical force, if those races did not wish that the British rule should not perish. And when it is apparent that the people are loyal and well disposed, where, we ask, is the necessity for keeping up such a large army?

It may not be generally known that large reductions in the army would ere long have taken place, had not Sir John Lawrence opposed them in the Indian Council. However disposed the Secretary of State might be to reduce the Military expenditure, he could not, upon his own responsibility, carry out the measure in the face of an opposition which carried all the weight which Sir John's position and experience lent to it. Now that Sir John Lawrence himself has proposed large reductions, we may confidently expect that they will be carried out. We are not sure, but we might hazard a pretty confident guess, that the reasons which led Sir John to make the proposition are identical with those we have urged. We must confess, that from our knowledge of Sir John's antecedents, we were not prepared to expect that he would recommend a reduction of expenditure in such a quarter. He was one of those who held, that such a reduction would destroy the prestige of British rule in India and tempt many a feudatory chief to rise in rebellion. But it is a very happy trait in his character, that he can abandon his early prejudices when he sees that such abandonment, though involving a seeming inconsistency, is in fact called for by a sense of the duty which he owes to himself, to his employers, and to those whom he has been appointed to govern.

In common with many men of considerable Indian experience, we have always held that the Civil as well as the Military expenditure of the Empire was susceptible of such large reductions, as to obviate the necessity for the imposition of a new tax. Messrs. Wilson and Laing had both made reductions to a certain extent, but they chiefly relied upon increased taxation for the equilibrium of the finances of the Empire. Sir Charles Trevelyan by reducing the income tax by one per cent. led us to expect that that obnoxious tax would be abolished and that such sweeping retrenchments would be made, that the introduction of a fresh means of taxation would be rendered unnecessary. The English Commissioners who came out of Sir Charles Trevelyan's roghest and whose report we purpose to review on an early occasion, have suggested certain reductions but they are by no means such as to give any appreciable relief to our finances. But those reductions together with what have been proposed by Sir John Lawrence in respect of the European army in India, will come up to a pretty large figure. And when we add to this reduction of expenditure, the increased revenue expected to be derived from enhanced salt duty in Bombay and British Burmah, the result appears to us to be such as to supersede the necessity of the late proposed measure of transferring the cost of the Police to Municipal Funds. It ought also to be born in mind, that the general revenue of India is developing itself every year, and that the extension of the Paper Currency to all parts of India has the effect of killing interest on Government securities. But we must confess that our best hopes are centred in the measure proposed by Sir John Lawrence.

The London *Times* has reproduced in its own columns our article on the subject of Army reduction. It was only the other day that the *Times*ocrat advocated the policy of holding India by the sword, and on that ground demanded that every indulgence should be shown to the officers of the British Army in this country. But our announcement of Sir John Lawrence's proposal for the reduction of the European force has it appears produced a sensible change in the opinion of our colossal contemporary. He seems to be now satisfied that England cannot maintain an European Army of 82,000 men in India, and he asks these pertinent questions.

"Is the large European army actually necessary? Have we not been precipitate in discarding the services of native troops? Is the new Indian Government what it ought to be? Are we adopting the right principles of administration? Are we not placing a gratuitous reliance on armed force, and might we not count a little on popular content and gratitude? These are questions which have been raised and discussed with much solicitude, and they certainly merit public attention. It is admitted that we must be the governors of India and admitted also, as it is, that the people of India could not by possibility exchange our Government for a better, it surely becomes an urgent problem to discover on what terms a connection so reciprocally binding can be best and most easily maintained."

The above clearly shows which way the wind blows now.

We learn from our latest English advices that Sir John Lawrence's minutes have produced quite a sensation in the Indian Council. Without violating confidence, we may say, that we have the best authority for stating that Sir Charles Wood disposed to adopt the suggestions of our Viceroy, more especially as the difficulty of raising recruits is every day increasing, and Sir John is so confident of the loyalty of the people.

It is certainly a matter for congratulation that the Viceroy should have formed such a high opinion of the loyalty of the people, and it is to be hoped, that there will be fresh matter for congratulaton, when seeing that his recommendations on the subject of army reduction have been adopted, Sir John will abolish the income tax and announce at the same time that no fresh tax in substitution is necessary.

INDIAN RAILWAYS.

(From the Madras Times.)

HIS Excellency the Governor does not approve of railroads in India, or rather, he does not approve of railroads adapted to steam power. He has no objection to laying down light rails, along which horses may drag passengers, and bullocks drag goods, but steam he thinks out of place, at all events in this Presidency, and little suited to the wants of the people. Now, considering what steam power has done not only for Old England, but for every country in which it has been used, this is a somewhat startling opinion: and the more so, seeing that it is deliberately brought before the public by a man of varied experience and known good sense. We proposed therefore to explain briefly the grounds upon which it is founded.

In the years 1857 and 1858, Sir William Denison read before the Philosophical Society of New South Wales, two papers, on the best and cheapest means of providing the Colony with good roads. The existing channels of traffic were hopelessly muddy tracks in wet weather, and were full of sandy pits and hillocks in dry. Consequently, the average cost of conveyance of one ton per mile was very little short of two shillings; and it was often hardly worth while for a farmer to send his grain to market. Moreover, the community was heavily taxed for the support of what poor lines of communication it enjoyed. So, with a view to remedy these evils, if possible, Sir William Denison made careful enquiries, and laid the result of them before the public. Three modes of action were possible: the question was, which of them offered the greatest advantages? The Colony might construct thoroughly sound turn pike roads, it might lay rails for horsepower, or it might build railroads in the ordinary sense of the term. Which should it do? Turnpike roads would cost only £3,000 per mile, and the interest on that sum would only be £150; whilst a horse railroad would cost, £8,500 per mile, and a railroad £12,000. But besides the first cost, there was the cost of maintenance. In the case of a turnpike road, this would be £186-6 per mile; the horse railroad would require £179-3-4; and a railroad £368-10-0. And lastly there was the cost of working. This would be for a horse-power road £300, and for a railroad £153-1-0 per mile. But, if turnpike roads were used, it would amount to no less than £1,077-10-0. Provided, therefore, that these calculations were based on correct data, there

Avec les approbation d'toute Jurisdiction Europeen et Asiatic India.
Ever les police, d'toute Jurisdiction Europeen et d'Asiatic India.

J. J. ROCHESTER

MR. ADOLPH GABRIEL,

THE WELL KNOWN DENTIST OF LONDON,

HAS the honour to announce to the Nobility, Gentry, and Public of Bombay, that he may be consulted upon all Diseases of the Teeth, daily, from 10 A.M. to 5 P.M. at his Office,

No. 9, RAMPART ROW, FORT.

IMPORTANCE OF THE TEETH.

A perfect set of Teeth is indispensable to Nourishment, Health, Beauty and Voice.

AS TO NOURISHMENT,

Because the Food must be thoroughly masticated to be perfectly distributed throughout the system.

AS TO HEALTH,

Because if the mastication is imperfect, the food oppresses the organs of digestion; and if the Teeth are unsound they vitiate the normal secretions of the mouth.

AS TO BEAUTY,

Because imperfect Teeth disfigure the mouth, and also distort the regular outline of the face.

AS TO THE VOICE,

Because the tone and articulation are both damaged by the want of a complete set, and by misplaced or imperfect Teeth.

THE FUNCTIONS OF DENTAL SURGERY ARE:—

Firstly.—To direct the proper growth of the Teeth in youth.

Secondly.—To arrest the progress of decay.

Thirdly.—To reinstate Teeth which have become wanting or imperfect.

EFFICIENCY OF ARTIFICIAL TEETH.

The inventions of MR. A. GABRIEL have brought the practice of his profession to so high a degree of perfection, that partial or entire sets of Teeth can be promptly and perfectly inserted; and at such manner as to be removed and replaced at pleasure; to be worn without the least inconvenience; to present the appearance of natural Teeth of great beauty; and to incapable of any noxious effect upon the mouth.

The operations of extracting, stopping, &c., &c., performed with the utmost care and attention.

CHILDREN'S TEETH REGULATED.

Misfits by other Dentists remodelled at a trifling cost.

AT HOME.

DAILY FROM 10 A.M. TO 5 P.M.,
At No. 9, RAMPART ROW, FORT.

☞ ATTENDANCE AT POONA IN THE SEASON AND BY APPOINTMENT.

MR. GABRIEL will be happy to visit Patients at their own residences without extra charge.

All letters requesting attendance should be addressed as above.

References to Patients.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on London, Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following Exchange:—

On London, at 6 mo' sight above 2/00 2s. 0½d. per Rupee.
" 4 do. ..... 2s. 0¾d. "
" 3 do. ..... 2s. 1d. "
" 2 do. ..... 2s. 1⅛d. "
" 1 do. ..... 2s. 1¼d. "
On Demand ..... 2s. 1⅜d. "
On Scotland ..... 2s. 1⅜d. "
On Ireland ..... 2s. 1⅜d. "
Circular Notes for the use of Travellers on the Continent and to Europe Overland at 1 day's sight. } 2s. 1⅜d. "

The Bank purchases Bills and grants Drafts payable in Calcutta Madras, Ceylon Hongkong, Shanghai, Singapore, Penang, Mauritius, Yokohama, and Tellicherry.

The Bank also draws on the Branches of & Bank of New South Wales.

INTEREST ALLOWED

On Fixed Deposits payable on demand if not less than Rs. 1,000 or above Rs. 50 000 at 2 per cent. per annum.

On Fixed Deposits for 3 months certain 3 per cent. per annum.

" 6 " " 4 " "

" 12 " " 6 " "

Fixed Deposits may generally be availed of for the Bank Bills on sight at advertised rates, without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a commission will be charged of ¼ per cent.

On delivering up Securities deposited for safe custody, a charge of ⅛ per cent will be made.

On the sale or purchase of Government or other Securities, ¼ per ct.

Any further information as to rules of business may be obtained on application at the Office, or by letter to the Manager.

Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10 A. M. to 1 P. M.

By order of the Board of Directors,
Bombay 31st August 1864. W. F. WESCHE, Manager.

THE ASIATIC BANKING CORPORATION.

Incorporated by Royal Charter.

SUBSCRIBED CAPITAL £500,000 WITH POWER TO INCREASE TO £2,000,000 (TWO CROSSES OF RUPEES).

CAPITAL CALLED UP £500,000:

HEAD OFFICE—No. 4, LOMBARD STREET, LONDON.

BOARD OF DIRECTORS.

FRANCIS BOSTOCK, Esq., Chairman (Messrs. Timothy Wiggin & Co.)
T.A. RUSSELL, Esq, Deputy-Chairman (Messrs. Grey and Stokes, London, and Grey & Co., Bombay.)
THOMAS CARSWELL, Esq. (Messrs. Thomas Cartwell & Co., London, and Carfe-ill, Parsons & Co., Bombay).
CHARLES A. FLEMING Esq. (Messrs. Fearon & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MATTHEW, Esq., (Messrs. Mackillo Stewart & Co., Calcutta).

General Manager—HARRY John, Esq.
Secretary—The Bank of England and the London Joint Stock Bank.
Agents in Scotland—The British Linen Company.
Agents in Ireland—The National Bank.
Bankers—Messrs. Glyn and Braithwaite.
Solicitors—Messrs. Freshfields and Newman.
Auditors—Messrs. Coleman Turquand Youngs & Co.

Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, and Ceylon, and others are in the course of being organized at Hongkong and Shanghai.

PROMOTERS IN BOMBAY.

The Hon. MICHAEL H. SCOTT (Messrs. Ritchie, Stewart & Co.)
ROBERT HANNAY, Esq., (Messrs. Grey & Co.)
COWASJEE JEHANGIER, Esq.

BOMBAY AGENCY.

Temporary Offices—No. 2, Rampart Row, (next to the Bank of Bombay.)

EXCHANGE.

The Bank grants drafts on the London Joint Stock Bank, London, at the following rates of Exchange:—

6 months' sight ..... 2s. 0¾d.
4 do. ..... 2s. 0¾d.
3 do. ..... 2s. 0¾d.
2 do. ..... 2s. 1d.
1 do. ..... 2s. 1⅛d.
On Demand ..... 2s. 1⅛d.
On Ireland and Scotland ..... 2s. 1⅛d.

The Bank will shortly be prepared to grant Drafts and Letters of Credit on other places to India, China and the East, where Branches and Agencies are in the course of being established, also to purchase or collect Bills on the same places.

DEPOSIT.

Interest is allowed on Current Accounts at the rate of 2 per cent. per annum on the Daily Balances.

On fixed Deposits for 3 months certain..... 3 per cent.
" 6 " " 4 " "
" 12 " " 5 " "

No Interest will be allowed on Deposits under Rs. 1,000 or above Rs. 50,000 *unless by special arrangement.*

Deposits for a longer period than 12 months, will be received by the Corporation on terms which may be arranged on application to the Agent.

COMMISSION AND AGENCY BUSINESS.

Customers may deal with the Corporation for safe custody, free exchange, advancement and other Securities and Bank and other Shares and Certificates.

Interest or Dividends will be collected on the same, also free of charge, if remitted to Europe in the Bank's Bills; otherwise a charge of ¼ per cent. will be made.

On sales or purchases of Government and other Securities ¼ per cent.

On delivering up Securities deposited for safe custody, ¼ per cent.

By order of the Directors,
Bombay, 16th Nov. 1864. ANTHONY MORRISON Agent.

BANK OF INDIA.—Incorporated with Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.

CAPITAL.—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Head Office, Bombay.

BOARD OF DIRECTORS.

HON'BLE A. J. LEWIS, Esq. Advocate General, *Chairman.*
W. CONNELL, Esq. | CURSETJEE TULJEE, Esq.
A. E. SCOBLE, Esq. | LIMJEE MANOCKJEE Esq.

Auditors.
CHARLES MACDONALD, Esq. | THOMAS MILLER, Esq.
Solicitors—Messrs. KELLY & HOBE.

London Bankers—The London Joint Stock Bank.
Branch—Calcutta, Hongkong.

EXCHANGE.

The Bank grants Drafts on the London Joint Stock Bank at the following rates:—

At 6 months' sight ..... par 2s. 0¾d. per Rupee.
" 4 do. ..... " 2s. 0¾d. "
" 3 do. ..... " 2s. 0¾d. "
" 2 do. ..... " 2s. 1d. "
" 1 do. ..... " 2s. 1⅛d. "
On demand ..... " 2s. 1⅛d. "

DEPOSITS.

Interest will be allowed as follows:—
On Current Accounts ..... 2 per cent.
Deposits for 3 months certain ..... 3 " "
" 6 " " ..... 4 " "
" 12 " " ..... 5 " "

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, ¼ per cent.

Government or other Securities received for safe custody and interest or Dividends thereon drawn, free of charge.

On saving Securities sold, ⅛ per cent.

Orders and Hoondies should be made payable, and all letters addressed, "To the Manager Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 22nd November 1864. JOHN GRAY, Manager.

THE ALLIANCE BANK OF BOMBAY (LIMITED).

Incorporated in accordance with Acts XIX. of 1857, and VII. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF 250 RUPEES EACH,
With power to increase.

TEMPORARY OFFICE—RAMPART ROW.

BOARD OF DIRECTORS.

CHARLES FREWEN KELLY, Esq., *Chairman.*
JOSEPH A. SASSOON, Esq.
HURBUM NURSEY, Esq.
GHELLABHOY PUDDUMSEY, Esq
SEEDHEE VELLEJEE, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than Rs. 50,000. 3 per cent. per annum on balances exceeding Rs. 50 0 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

DEPOSITS.

The Bank will receive money on deposit in sums of Rupees 100 and upwards, subject to 15 days' notice of withdrawal on one side, and allow interest thereon at 2 per cent. below the Bank of Bombay minimum rate of discount, rising or falling therewith, but not exceeding five per cent. per annum. Parties having current accounts can transfer any portion of their credit balances to deposit account.

Notice of change in the rate of interest will be given by advertisement only.

At the expiration of the 15 days' notice of withdrawal of a deposit, the Interest will cease, unless the Depositor express his wish to continue the deposit subject to further notice.

Unless money shall have been lodged for fifteen days prior to the notice of withdrawal, no Interest will be allowed thereon.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 7 per cent., per ann.
In 6 do. 6½ do. do.
Do. 3 do. do. do. do.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a commission will be charged of ¼ per cent.

On delivering up Securities deposited for safe custody, a charge of ⅛ per cent will be made.

On the sale or purchase of Government or other Securities, ¼ per ct.

Any further information as to rules of business may be obtained on application at the Office, or by letter to the Manager.

Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10 A. M. to 1 P. M.

By order of the Board of Directors,
Bombay 31st August 1864. W. F. WESCHE, Manager.

CENTRAL BANK OF WESTERN INDIA.—

HEAD OFFICE—BOMBAY.

CAPITAL, ONE MILLION STERLING. PAID-UP, ONE MILLION. RESERVE, ONE HUNDRED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Sholapore, Surat, Ahmedabad, and Indore.
London Bankers—London and County Bank.

INTEREST ALLOWED.

On Current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.

On Deposits for 3 months certain 3 per cent. per annum.

Do. " 6 " " 4 " "

Do. " 12 " " 6 " "

For two years and not exceeding five years 7 per cent. per annum Interest payable half-yearly.

EXCHANGE.

The Bank grants Drafts on London on demand, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand.

The Current rates of Exchange are:—

Bills on London, at 6 months' sight 2s. 0¾d. per Rupee.
Do. at 4 do. 2s. 0¾d. do.
Do. at 3 do. 2s. 0¾d. do.
Do. at 2 do. 2s. 1d. do.
Do. at 1 do. 2s. 1⅛d. do.
Do. on Demand ..... 2s. 1⅛d. do.
Scotland and Ireland ..... 2s. 1⅛d. do.

Drafts at 6 months' sight are not granted for less than £20, and amounts under £20 are only drawn for payable on demand.

The Bank also purchases Bills and grants Drafts on Calcutta, Hongkong, and Shanghai.

COMMISSION.

On the sale or purchase of Government and other Securities ¼ per cent on the amount realized or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereon being credited to account or remitted home in the Bank's Bills, also without charge.

On Interest or Dividends, or on proceeds of Securities by sale, ¼ per cent. commission charged if the amounts be paid in India; if remitted home by the Bank, no commission charged.

On returning Securities out of safe custody ¼ per cent. commission.

HOURS OF BUSINESS 10 A.M. to 4 P.M. Saturdays 10 A.M. to 1 P.M.

Bombay, 9th Nov. 1864. EDWIN HEYCOCK, Manager.

THE BOMBAY CITY BANK (LIMITED.)—

Incorporated under Acts XIX. of 1857 and VII. of 1860 of the Legislative Council of India.

CAPITAL, SEVENTY LACS OF RUPEES IN 30,000 SHARES OF RUPEES 250 EACH, WITH POWER TO INCREASE.

OFFICES—No. 2, CHURCH GATE STREET.

BOARD OF DIRECTORS.

R. ARBUTHNOT, Esq., Chairman, (Messrs. Volkart Brothers.)
ARDASEER CURSETJEE DADY, Esq., (Messrs. Cursetjee Ardaseer Sons & Co.)
K. T. FRICE, Esq., (Messrs. Roper, Price & Co.)
HORMUSJEE NESARWANJEE BHOOMGOORA, Esq.
BHOWANDAS PURSHOTTAMDAS, Esq.

Solicitors,
Messrs. ACLAND, PRENTIS AND BISHOP.
London Bankers,
THE BANK OF LONDON.
Exchange.

Bills on London 6 months' sight 2s. 0¾d. per Rupee.
Do. at 4 do. 2s. 0¾d. do.
Do. at 3 do. 2s. 0¾d. do.
Do. at 2 do. 2s. 1d. do.
Do. at 1 do. 1s. 11½d. do.
On demand do. 1s. 11½d. do.

The Bank is making arrangements for granting Drafts on Calcutta and China.

Current Accounts.

Interest at 2 per cent. per annum will be allowed on Daily Balances if not less than Rupees 500, nor exceeding Rs. 50,000, unless otherwise specially arranged.

Fixed Deposits.

Subject to 3 months' notice 3 per cent. per annum.
" 6 " 4 " "
" 12 " 5 " "

Discount, Loans, &c.

The Bank discounts local Bills and Hoondees and grants Loans on Government and other approved Securities.

The Bank will receive Government and other Securities for safe custody free of charge, for constituents.

Commission will be charged as follows:—

On purchase or Sale of Securities ..... } per cent.
On realizing Interest or Dividends ..... }
On delivering up Securities from safe custody ..... }

Any further information as to the rules of business may be obtained at the Bank or on application by letter to the Manager.

By order of the Board,
T. R. B. DAVISON, Manager.

Bombay, 18th November 1864.

THE AGRA AND MASTERMAN'S BANK (LIMITED)—*Incorporated by Royal Charter*—ESTABLISHED IN INDIA, 1833.

SUBSCRIBED CAPITAL £2,000,000 (TWENTY MILLIONS STERLING.)
RESERVED FUND, £812,500—(Rs. 81,25,000.)

Head Office ..... LONDON: 7 Branch Office ..... EDINBURGH.
BRANCHES IN INDIA—CALCUTTA, Bombay, Madras, Agra, Lahore and Kurrachee—Branches in China—Shanghai, Hongkong—Branches in Australia—Sydney and Melbourne.

The Bank grants Drafts on its Branches and London, also Circular Notes negotiable in Egypt and the Continent of Europe.

The following are the current rates of Exchange:—

On London at 6 months' sight ..... 2s. 0¾d. per Rupee.
" 4 do. ..... 2s. 0¾d. do.
" 3 do. ..... 2s. 0¾d. do.
" 2 do. ..... 2s. 1d. do.
" 1 do. ..... 2s. 1⅛d. do.
On Demand ..... 2s. 1⅛d. do.
Circular Notes ..... 2s. 1⅛d. do.

INTEREST ALLOWED.

1. On Floating, or Current Deposits, payable on demand of not less than Rs. 1,000 or more than Rs. 50,000, 2 per cent. per annum.
2. On Fixed Deposits at 3 months' notice, 3 per cent. per annum.
3. On Fixed Deposits at 6 months' notice, 4 per cent. per annum.
4. On Fixed Deposits at 12 months' notice, 5 per cent. per annum.

Fixed Deposits may generally be availed of for the Bank's Bills on London without notice.

The Rate of withdrawal can be given at the time of depositing the money, or at any time thereafter.

Interest is credited to Deposit accounts half-yearly.

No interest is allowed on Current Account Balances under Rs. 1,000 or over 50,000, unless by special agreement.

The Bank will grant drafts in connection with the Services and of such other Societies as the Directors may consider eligible for the same privilege, will be received by the Bank at its highest rate of interest for all public money deposited, subject to modification of rate.

The Bank reserves to itself the right of paying off all interest Deposits, and of modifying the terms thereof, on giving one month's notice.

Parties making remittances to the Bank should specify distinctly he Account or Accounts to which the same are to be credited.

The Bank takes charge of Government Securities, Shares in Banks and other Companies without charge and realizes the Interests and Dividends, for which a charge will be made of ¼ per cent.

On returning Government Paper or other Securities out of safe custody, a charge will be made of ¼ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, ¼ per cent.

REMITTANCE.

The Bank realizes Drafts or Hoondees payable in the Presidency for remittance to Europe in the Bank's Bills on London.

To enable the Bank to negotiate Bills at a distance, it is hereby notified that the Bank will, whenever so requested, transmit the rate of Exchange direct, on being furnished with the correct address of the party at Home to whom the remittance is to be sent, if to a lady, her Christian name or names should be given in full.

Parties are requested to address "*The Manager of the Agra and Masterman's Bank (Limited,) Bombay,*" and to make all Orders or Hoondees payable to him.

Hours of business from 10 to 3
Saturdays ..... 10 to 1

Bombay, 14th November 1864. E. A. FLANDERS, Manager.

THE CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA.

HEAD OFFICE—20, THREADNEEDLE STREET, LONDON.
INCORPORATED BY ROYAL CHARTER.
PAID-UP CAPITAL—£3,600,000.
Reserve Fund, £1,050,000.

COURT OF DIRECTORS, 1864-5.

THOMAS ALEXANDER MITCHELL, Esq., M.P. CHAIRMAN.
JOHN ALLAN, Esq. | W. S. LINDSAY, Esq., M.P.
PETER BELL, Esq. | DONALD MCLACHLAN, Esq.
JAMES FRASER, Esq. | WM. MACNAUGHTAN, Esq.
JOHN PURVIS, Esq.

Manager—G. U. ADAM, Esq.
Secretary—J. C. STEWART, Esq.

London Bankers—{ The Bank of England. / The City Bank.
Solicitors—Messrs. OLIVER, SON, LAVIE, & PEACHEY.

BOMBAY AGENCY.

EXCHANGE.

The Bank's Agency in Bombay grants Bills of Exchange on The City Bank, London, at the following rates, viz.:—

6 months' sight (not under £50) at 2s. 0¾d. per Rupee.
4 do. ..... at 2s. 0¾d. "
3 do. ..... at 2s. 0¾d. "
2 do. ..... at 2s. 1d. "
1 do. ..... at 1s. 11½d. "
On Demand (Head Office) ..... at 1s. 11½d. "

DEPOSITS.

Interest allowed on CURRENT ACCOUNTS at 2 per cent. per annum, on the daily balances, and on FIXED DEPOSITS, as follows:—

Repayable in one year, at 3 months' notice, 3 per cent.
" 6 do. 4 "
" 12 do. 5 "

No Interest allowed on Current Account Balances under Rs. 1,000 nor on Deposits above Rs. 50,000, unless by special arrangement.

REMITTANCES.

The Bank's Agency receives Drafts or Hoondees on the Presidency for remittance to Europe in the Bank's Bills on London without charge.

All Drafts or Hoondees, forwarded for realization, to be made payable to the "Chartered Bank of India, Australia, and China, or order."

When a remittance is to be made to a lady, her Christian name must be given.

COMMISSION.

On the sale or purchase of Government Paper, Bank Stock and other Securities, ¼ per cent.

The Bank receives Government and other Securities for safe custody, free of charge, the Interests or Dividends thereon being credited to account, or remitted homein the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale ¼ per cent. commission charged if the amounts be paid in India; if remitted home by the Bank, no charge.

On delivering up Securities, deposited for safe custody ¼ per cent.

HOURS OF BUSINESS 10 A. M. to 4 P. M.; Saturdays 10 A. M. to 1 P. M.

Bombay 11th November 1864. J. L. BRODIE, Agent.

THE BANK OF HINDUSTAN, CHINA, AND JAPAN (LIMITED).

ہی پنک آف ہندوستان چائنا اینڈ جاپان
(لمیٹڈ)

بینک آف ہندوستان چینا اینڈ جاپان
(لمیٹڈ)

CAPITAL FOUR MILLIONS STERLING, IN 40,000 SHARES OF £100 EACH.

Paid and to be called up—the Million Sterling.

HEAD OFFICE—1, Bank Buildings, Lothbury, E. C., London.

BOARD OF DIRECTORS.

JAMES NUGENT DANIELL, Esq., *Chairman.*
BENJAMIN SIDDONS, Esq., late Commissioner of Customs, Bombay,) *Deputy-Chairman.*
WILLIAM FREDERIC BARING, Esq.
THOMAS COTTERELL, Esq.
J. HENRY REINELL DE CASTRO Esq.
PHILIP SMOSE FLETCHER, Esq.
HENRY LEWIS, Esq.
JAMES LEVICK, Esq.
J. MACNEILL SMITH, Esq.
HON. J. H. STUART WORTLEY.
WILLIAM HARRISON, Esq.
DEAN J. HOWARD, Esq.
HENRY YOUNG, Esq., late Chief Secretary to the Government, Bombay.

Committee in Bombay.

D. SASSOON, Esq., *Chairman.*
The Honorable FRAMARROY HEMABHOY.
HAJI ESMAIL HAJI HUBIB, Esq.

Bankers.

LONDON ..... The Bank of England.
Do. ..... The Alliance Bank (Limited.)
LIVERPOOL ..... Do. do.
MANCHESTER ..... Do. do.
SCOTLAND ..... The National Bank of Scotland"
IRELAND ..... The National Bank.

The Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange:—

Six months' sight ..... 2s. 0¾d. per Rupee.
Four " ..... 2s. 0¾d. do.
Three " ..... 2s. 1d. do.
Two " ..... 2s. 1⅛d. do.
One " ..... 2s. 1⅛d. do.
On demand ..... 2s. 1⅛d. do.
On Scotland ..... } 2s. 1⅛d. do.
On Ireland ..... }

Drafts on the *Bank of England*, on *Scotland* or *Ireland* are issued payable on demand only.

Its present Commissioner to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the Rate of exchange direct on being furnished with the address of the person to whom the Bill is to be sent. *In all instances where a Bill is required in favour of a lady, her Christian name must be given in full.*

The Bank will negotiate Bills payable on demand only on London or Manchester, and will also purchase or grant drafts payable in Calcutta, Hong Kong Shanghai & Yokohama.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balance exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 500 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 6 per ct. per ann.
Do. 9 do. do. 5½ do. do.
Do. 6 do. do. 5 do. do.
Do. 4 do. do. 4½ do. do.
Do. 3 do. do. 4 do. do.

If the deposit be taken in the Bank's draft on Europe, no notice of withdrawal at will generally be dispensed with.

The Bank reserves to itself the right of paying off or of modifying the terms of Fixed Deposits, on giving one month's notice.

Government Paper and other Securities received for safe custody, and the interest remitted by the Bank's draft, free of charge.

The Bank will procure enfacement of Government Paper on account of Constituents and forward the same to the Head Office without charge.

It is particularly requested that all orders or Hoondees may be made payable to, and all communications addressed

"*The Manager, Bank of Hindustan, (Limited,) Bombay.*"

Bombay, 22nd Nov. 1864. JOHN H. BYLAND, Manager.

COMPTOIR D'ESCOMPTE DE PARIS.—

Incorporated by National Decrees of 7th and 8th March 1848 and Imperial Decree of 20th July 1864. PAID-UP CAPITAL—FRANCS, 60,000,000 (£2,400,000). RESERVE FUND—FRANCS 10,000,000 (£400,000).

Head Centre—*Paris*; *Agencies* at Bombay, Calcutta Hongkong, Shanghai, Bourbon (Reunion), and Saigon.

London Bankers.

UNION BANK OF LONDON; GENERAL CREDIT AND FINANCE CO., OF LONDON, (Limited); and MESSRS C. J. HAMBRO AND SON.

BOMBAY AGENCY.

OFFICES—No. 9, RAMPART ROW.

This Agency grants Drafts and Letters of Credit and purchases or collects Bills on the abovementioned places, as also on the principal Towns of Continental Europe, on Madras, Pondicherry, Kurrachee, Ceylon, Mauritius, Singapore, Sydney and Melbourne.

The Bank grants Drafts on London, Scotland and Ireland, at the following rates of Exchange:—

On London ..... at 6 months' sight 2s. 0¾d. per rupee.
" 4 " 2s. 0¾d. "
" 3 " 2s. 0¾d. "
" 2 " 1s. 11¾d. "
" 1 " 1s. 11½d. "
on Demand 1s. 11½d. "
On Scotland and Ireland do. 1s. 11½d. "
Circular Notes for the use of Travellers } 1s. 11½d.
on the Continent. }

INTEREST ALLOWED.

On Floating Deposits payable on Demand, if not less than Rs. 1,000, 2 per cent. per annum.

ON FIXED DEPOSITS.

Deposits at 3 months' notice 3 per cent. per annum.
" 6 " " 4 " "
" 12 " " 6 " "

Fixed Deposits may generally be availed of for the Bank's Bills on London without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies without charge, and realizes Interest and Dividends thereon on the following terms:—

If to be remitted in the Bank's Draft without charge.

If to be paid in India a commission will be charged of ¼ per cent.

On delivering up Securities deposited for safe custody a charge of ⅛ per cent. will be made.

On the sale or purchase of Government or other Securities ¼ per ct.

Any further information as to rates of business &c., may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay 31st Oct. 1864. OTTO MULLER, Manager.

THE ROYAL BANK OF INDIA.—*Incorporated, with unlimited liability under the Act of the Legislative Council of India No. XIX. of 1857.*

CAPITAL—SIXTY LACS OF RUPEES IN 30,000 SHARES OF RS. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq., *Chairman.* | BYRAMJEE HORMUSJEE CAMA, Esq.
W. F. STEARNS, Esq. | KARSANDAS MADHAVADAS, Esq.
J. E. GUEIME, Esq.
DINSHAW MANOCKJEE, Esq.

Auditors.

ALEX. STEWART, Esq. | JAMES BEVIS, Esq.
London Bankers.
THE LONDON AND COUNTY BANK.
EXCHANGE.

Bills on London at 6 months' sight at 2s. 0¾d. per Rupee.
" do. at 3 do. 2s. 0¾d. "
" do. at 2 do. 2s. 1d. "
" do. at 1 do. 1s. 11½d. "
" On demand do. 1s. 11½d. "

Drafts at 6 months' sight are not granted for less than £50, and amounts under £50 are only drawn for payable on demand.

The Bank purchases Bills and grants Drafts payable in Calcutta, Ahmedabad, Surat and Belgium.

All Treasury Drafts, Hoondees, and other orders for realization to be endorsed, "Pay to the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest is allowed at 2 per cent. per annum on balances not exceeding one lac, or at 3 per cent. per annum if interest is paid on the lowest balance at credit of the account for each month; in the latter case interest will be allowed on any sum not exceeding two lacs.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.
Do. 3 do. 4 do. do.
Do. 6 do. 5 do. do.
Do. 12 do. 6 do. do.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 20th July 1864. J. GORDON, Manager.

DELHI BANK CORPORATION (LIMITED.)

—ESTABLISHED 1844—INCORPORATED 1860.

Constituted by Royal Charter.

PAID UP CAPITAL ..... Rs. 50,00,000.
RESERVE FUND ..... 1,70,000.
Head Office ..... DELHI.
Manager ..... F. J. PAKEY, Esq.
Secretary ..... H. P. HEALY, Esq.

BRANCHES.

Bombay ..... Agent, W. S. THOMPSON, Esq.
Calcutta ..... D. LANCASTER, Esq.
Allahabad ..... H. B. MCILWAYE, Esq. (Offg.)
Mussoorie ..... J. H. LILLEY, Esq.
Lucknow ..... C. H. RUSHTON, Esq.
Jubbulpore ..... E. S. STAMP, Esq., (Offg.)
London ..... THE UNION BANK.

EXCHANGE.

6 months' sight ..... at 2s. 0¾d. per rupee.
4 do. ..... at 2s. 0¾d. "
3 do. ..... at 2s. 0¾d. "
2 do. ..... at 2s. 1d. "
1 do. ..... at 1s. 11½d. "
On demand ..... at 1s. 11½d. "

On Scotland and Ireland at 2 per cent. premium.

Bills are purchased and sold on England, Calcutta, Madras, Bombay Agra, Lahore *and on every large Town in India.*

Government Securities bought and sold.

Loans granted and Promissory Notes, of short date, discounted.

Bills for and under £10 can only be granted at sight.

Bills for less than £50 are not drawn at four or six months' sight.

The Corporation draws also on Melbourne and Sydney in Australia.

The Corporation and all its Branches will always be happy to transact any business on the first of Stockbrokers in England on being furnished with the correct address of the party to whom the remittance is to be forwarded.

Drafts on Calcutta, Madras, Lahore, and all the principal stations in the Upper and Lower Provinces, granted at the Exchange of the day.

GOVERNMENT SECURITIES PURCHASED AND SOLD.

The Delhi Bank Corporation undertakes the safe custody of Government Paper and Certificates of shares in Joint-Stock Companies, and will cause the interest or dividends thereon, to be cleared half-yearly, when authorized so to do, and remit the same by its own bills without any charge. On surrender of such Paper or Scrip a commission of ¼ per cent. will be charged.

CURRENT ACCOUNTS.

Interest will be allowed on daily balances exceeding Rupees 1,000 and not exceeding Rupees 50,000 at the rate of two per cent. per annum. A higher rate will be allowed subject to special arrangement.

THE RUSSIAN DEPOSIT BANK connected with the Services and of such other Societies as the Directors may consider eligible for the same privilege, will be received by the Bank at its highest rate of interest for all public money deposited, subject to modification of rate.

The Bank reserves to itself the right of paying off all interest Deposits, and of modifying the terms thereof, on giving one month's notice.

Parties making remittances to the Bank should specify distinctly he Account or Accounts to which the same are to be credited.

The Bank takes charge of Government Securities, Shares in Banks and other Companies without charge and realizes the Interests and Dividends, for which a charge will be made of ¼ per cent.

On returning Government Paper or other Securities out of safe custody, a charge will be made of ¼ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, ¼ per cent.

REMITTANCE.

The Bank realizes Drafts or Hoondees payable in the Presidency for remittance to Europe in the Bank's Bills on London.

To enable the Bank to negotiate Bills at a distance, it is hereby notified that the Bank will, whenever so requested, transmit the rate of Exchange direct, on being furnished with the correct address of the party at Home to whom the remittance is to be sent, if to a lady, her Christian name or names should be given in full.

Parties are requested to address "*The Manager of the Agra and Masterman's Bank (Limited,) Bombay,*" and to make all Orders or Hoondees payable to him.

Hours of business from 10 to 3
Saturdays ..... 10 to 1

Bombay, 14th November 1864. E. A. FLANDERS, Manager.

ORIENTAL BANK CORPORATION.—INCORPORATED BY ROYAL CHARTER.

EXCHANGE.

Drafts on London at 6 months' sight at 2s. 0¾d. per Rupee,
Do. at 3 " at 2s. 1⅛d. "
Do. Demand ..... "
Do. Scotland ..... } 1s. 11½d.
Do. Ireland ..... "
Circular Notes payable throughout Europe 1s. 11d. "

Drafts at six months' sight are drawn on the Union Bank of London. Drafts at demand are drawn on the Bank of England.

N. B.—No draft at six months' sight is granted for any sum under £50.

Sums of £1 and under £20 are drawn on demand only and sums under £1 are remitted by advice.

DEPOSITS.

The rates of interest at present allowed by the Corporation on Deposits of Rs. 1,000 and not above Rs. 50,000 are—

Deposits payable on demand ..... 2 per cent. per annum.
Do. 3 months' sight ..... 3 " "
Do. 6 " " ..... 4 " "
Do. 12 " " ..... 5 " "

The interest on the class of Deposits payable at fixed periods after date ceases at maturity of the receipt.

All treasury Drafts, Hoondees and other orders for realization should be endorsed "Pay the Oriental Bank Corporation or order."

Any information as to rules of business may be had on application at the office, or by letter to the Agent.

Bombay, 14th November 1864.

BOMBAY PRESIDENCY BANK LIMITED

—Incorporated with limited liability under Acts XIX. of 1857 and IV. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL SIXTY LACS OF RUPEES IN 60,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Board of Directors.

A. C. GUMPERT, Esq., *Chairman.*
NOWROJEE ARDASEER DAVAR, Esq.
PESTONJEE NOWROJEE POCHAJEE, Esq.
DORABJEE FRAMJEE BARUCHA, Esq.
NOWROJEE MANECKJEE WADIA, Esq.

OFFICES—No. 40, MEDOW STREET, FORT.

Solicitors.

WM. NIXON, Esq., (of Messrs. Killick, Nixon & Co.)
ARTHUR HUSON, Esq., (of Messrs. Robinson & Co.)

Solicitor.

W. H. CRAWFORD, Esq.
London Bankers.
THE UNION BANK OF LONDON.

EXCHANGE.

The Bank grants drafts on the Union Bank of London at the following rates of Exchange:—

6 months' sight ..... 2s. 0¾d. per Rupee.
4 do. ..... 2s. 0¾d. "
3 do. ..... 2s. 0¾d. "
2 do. ..... 2s. 1d. "
1 do. ..... 2s. 1⅛d. "
Demand ..... 2s. 1⅛d. "

Drafts for amounts under £20, are only drawn for payable on demand

REMITTANCE.

For the convenience of Customers or others not resident in Bombay, the Bank will, when so requested, remit the first of Ex change at its drafts direct to Europe on being furnished with the address of the person to whom the draft is to be sent, if to a Lady her Christian name or names should be given in full.

All Hoondees or orders for realization should be made payable to "The Bombay Presidency Bank (Limited), or order."

CURRENT ACCOUNTS.

Interest is allowed at the rate of 2 per cent. per annum on daily balances of Rs. 500 and under 50,000, Rs. 50,000, unless otherw